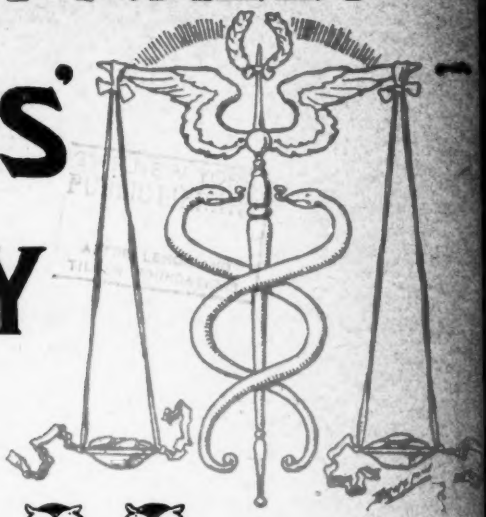
INDEXED

THE RAND-McNALLY BANKERS' MONTHLY



NOVEMBER, 1899

SIXTEENTH YEAR

NUMBER 5

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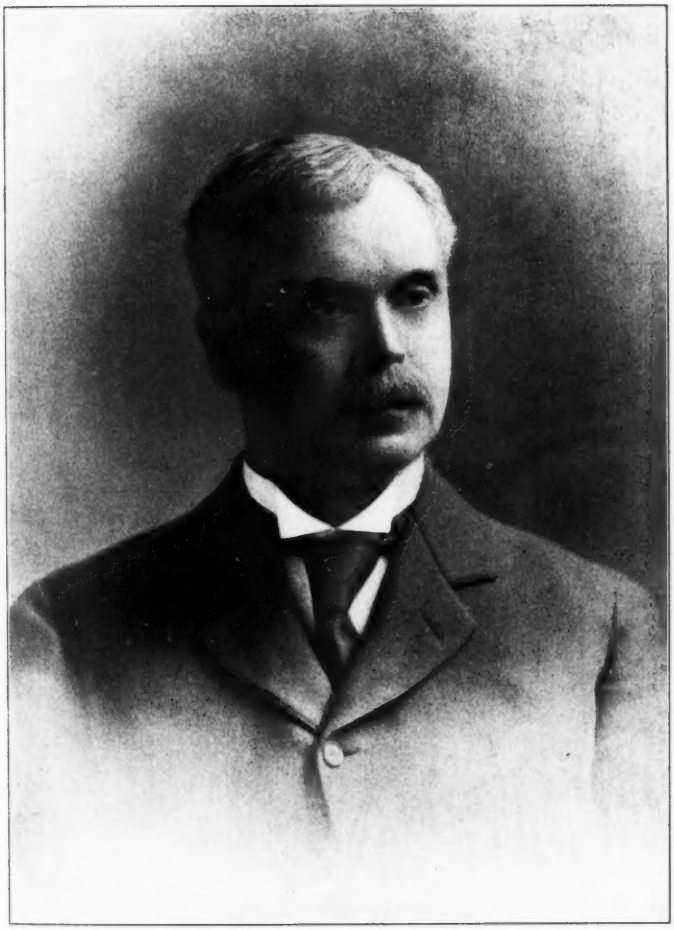

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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 18. CHICAGO, NOVEMBER, 1899. NUMBER 5.

BANKING IN THE NEW COLONIES.

Of the legislation to be required by Congress at its approaching session relative to our island territories, that which shall have an immediate bearing upon the economic exploitation thereof will unquestionably be of chief interest to the American business public, and, so indispensable a portion of the commercial structure is the bank, those provisions regulating colonial banking must needs be of importance.

With the passing of a regime of greed, oppression and the deliberate repression of enterprise, with the establishment of a government of security and integrity, and the consequent guaranty of social order, the attractions to enterprise in Porto Rico and the Philippines will be manifold. In the construction of roads, bridges, irrigation works, and in agriculture, mining, transportation and commerce in general, capital will find abundant opportunities for profitable employment. For the proper realization of these industrial energies there is no need so paramount as adequate banking accommodation.

Inasmuch as the present banking system of the United States has failed in some, if not many, respects to meet the varied requirements of different parts of the Union, and has proven itself particularly unsuited to the needs of rural communities, it is perhaps not too much to conclude that it will not be extended to countries where the diversity of conditions is even more pronounced. In the preparation of a substitute our legislators will naturally draw upon the experience

of other nations in this feature of colonial administration. In view of this fact, a brief review of the regulations upon colonial banking of the nation which has shown itself the most efficient in the government of its dependencies has been thought to be not without value.

It is not the purpose of this article, however, to enter into a discussion of all the laws relating to banking which from time to time have been adopted by the various colonies themselves, or the relation of such laws to those of the central government. But, passing by the complexities and anomalies so common in English law, it is intended rather to single out a few of the fundamental provisions laid down by the imperial government of Great Britain for the regulation of colonial banks. These are found in the Companies Act of 1862, and its amendments, and in the royal charters of several of the great banks. By a brief glance at the way in which they have operated suggestions of the lessons to be derived may be had.

The colonial banking system of Great Britain, if it may be called such, partakes of the nature of the Scottish. There is not incorporated in it the principle of monopoly. Indeed, it may well be questioned whether to the modern democratic spirit there is anything more odious than privileges and monopolies in banking. Instead of a dominant bank there are many banks each with its general management vested in a court of directors resident in London who there carry on the business of exchange, deposit, and remittance only, and not the business of banking. In the colonies are the principal banks with their branches. These branches are, of course, not independent institutions, governed by their own will, but are integral parts of their head offices, and under the supervision and control of their managers and directors. They serve as feeders and draw in the floating money in their respective neighborhoods and transmit to the point where the demand for loans is greatest, thus rendering the resources of the colonies liquid and available. That is the theory, and in this particular they have no doubt served their purpose. Experience has proven, however, that in the case of colonial banks the establishment of branches has led to over-banking, this resulting in cut-throat competition, the inevitable tendency of which has been to force most, if not all, of them to engage in business which is outside the lines of sound banking. Since the number and location of branch banks are first specified in the royal charter or act of incorporation, as the case may be, and there can be no increase in their number without the authorization of the executive government, in this instance the Treasury, it might be thought that there would accordingly be an effective check upon the establishment of unneeded branches. Not so, however. Separated by so great a distance from the colony in question they have seldom been in a position to judge whether or not the case was a proper one in which to grant the prayer of the banking company.

Likewise no bank is permitted to begin business until the Treasury certifies that all the capital has been subscribed and one-half paid up. Moreover, the approval of the Treasury for an increase of capital and its certification that one-half of the increase has been paid in are required before the business may be extended. The inability of the Treasury to form a correct judgment in these particulars has led banks time and again to seek exemption through legislation from these pro-

visions with the view to leaving to the banks the uncontrolled management of their own concerns.

As respects note-issue the powers of the companies are full. They may issue and re-issue notes for £1, £2 and £5 sterling each and for greater sums, but not for a fractional part of a pound, though in some instances the government has reserved to itself the discretionary power to authorize the issue of notes of smaller value than one pound sterling. These notes are payable in specie, on demand or otherwise, at the principal banking establishment or at the particular branch which shall have issued the same. The idea is that, while the principal bank must redeem whatever notes of its branches are presented, no branch need redeem the note of any other branch or of the principal bank. Against these issues there must always be kept by the principal and branch establishments a specie reserve of at least 33 1-3 per cent. In the royal charters of most of the banks it has been provided that the total amount of demand notes in circulation shall not at any time exceed the amount of the capital actually paid up. After the many bank failures in the early part of the present decade in Australia and South Africa, the chief seats of colonial banking institutions operating under royal charters and the Companies Act, the local legislatures attempted to remedy the difficulty. In the Australian colonies it was provided that thereafter notes should be issued to an amount no greater than one-third of the capital and that they should be a prior lien upon the assets. In Cape Colony notes were also made a prior lien upon assets. In addition they were to be secured by deposits of bonds of the colony, or of four-fifths bonds and one-fifth Treasury exchequer bills. This provision was of course modeled after our own and indeed was instituted for much the same reason—to afford an artificial market for government bonds, thus to bolster up public credit. As a matter of fact, the failures were not due to excessive note-issues. But, as in the United States, it has seemed impossible to educate the minds of laymen to the idea that at the present time it is not in issuing notes but in granting the original credit that the great danger of bad banking consists.

The regulations in regard to the holding of land, etc., have always been strict. A bank has power to hold lands, ships, etc., for purposes of business, but for no other, and persons may sell to them accordingly. It is not lawful, however, to lend or advance money on the security of lands, houses or tenements, or upon ships, nor to deal in goods, wares or merchandise of any nature or kind whatever, except to accept such as security for or in satisfaction and discharge of any bona fide debt due the corporation. The government is to be apprised of the purchase of land, and the particulars thereof. The restrictions on the chartered banks are therefore plain. They have been, however, but nominal, and thereby hangs the tale of the utter disorganization of credit and dislocation of business which accompanied and succeeded the financial orgies of the land boom of the early nineties in Africa and Australia. Prior to the crisis of 1893 in both these countries the spirit of this provision was continually violated, however faithfully the letter was observed. The saving provision was that a bank might take a deposit of any of the prohibited descriptions of property as a collateral security for an already existing debt. In consequence the circumvention

of the law was easy. The advance was made one day and the security taken the next. Moreover, the banks were practically safe in the violation of their charter privileges. They were not answerable to penalties, nor could the debtor plead as a bar to their claim that the advances were ultra vires. The most that could happen to them was that some discontented shareholders could bring the irregularities up against them, and her majesty might be moved to rescind their charters—a very remote contingency. As a logical outcome of the situation, banking in the colonies soon came to partake of the nature of a mortgage business, which is essentially of the nature of a lock-up of capital and resources. The temptation to leave the paths of straightforward commercial banking and become allied with some financial or mortgage company, with a view of securing more profitable rates through a medium other than could be commanded direct, was too great to be resisted. It was this admixture, or rather undue and unlawful development of the mortgage department of finance with banking, pure and simple, which was the unfortunate cause of the disastrous banking failures in Australia and at the Cape and brought the credit structure to collapse like the proverbial house of cards. Since the difficulties developed in this crisis of 1893 arose out of errors common in new countries, the application of the lesson to our instruction is too patent to need statement. Whatever system of banking be provided for Porto Rico and the Philippines, its provisions regarding the holding of land and the loaning upon it must be rigorous and incapable of practical misconstruction.

The business of the colonial banks is confined to the issue of promissory notes, payable on demand, and other promissory notes, discounting bills of exchange, taking deposits at interest or without interest, dealing generally in bullion, money and bills of exchange, promissory notes, government and other securities and other business usually carried on by bankers, but a company may not buy nor advance upon its capital stock.

In particular, the deposits which a bank receives in one colony may not be transferred for use to some distant colony or country in strengthening a weak position. It was by using deposits obtained in Australia and England to bolster up unsound branches in Ceylon and Cape Colony that the old Oriental Bank came to an untimely end.

The colonial banks have always obtained a large proportion of their funds from Great Britain, in the shape of deposits for fixed periods. Indeed so permanent a feature of their business did this method of borrowing become and with such regularity did new money keep coming in that the mere cessation of supplies in the critical period of 1893 was sufficient to precipitate the crash. It is not unlikely that with the establishment of a banking system for our new territories we shall meet with the same difficulty. The question with regard to these deposits from the home country is the proportion they should bear to the total. It would be almost impossible to lay down a fixed rule since the policy of every bank must be regulated by its special opportunities and special requirements. That there should be large advances of American capital in the Philippines, for example, is, of course, essential. Yet the experience of the Australian banks certainly points us to the danger of having no regulations at all upon the sub-

ject. The advantage which a community derives from the employment of such capital is apparent. The whole difficulty lies in the fact that deposits for fixed periods, when so preponderating in amount, afford an almost irresistible temptation to investment in securities which cannot be immediately realized upon, and soon outrun the legitimate development they are intended to encourage. The too free importation of outside capital is likely to lead to an unnatural activity and fictitious prosperity, which will collapse immediately when the artificial support, whether for reasons affecting the territory or the home country, is withdrawn.

Bills of exchange and securities drawn or indorsed by directors or officers of a bank in any one colony may not exceed two-thirds of all bills or securities discounted by the company in the same colony. No director may obtain credit on his own guaranty, and two directors may object to any credit. The matter of advances to directors, either directly or indirectly, from the banks of which they are directors, is of vital importance, as the results of such transactions are far-reaching. Such advances, moreover, are in violation of a fundamental principle of prudent banking anywhere. Doubly so is this true in new countries where speculative enterprises are so numerous. Advances of this kind should be absolutely prohibited. In the absence of such a provision it would be easy for directors with money borrowed on their own guaranty to become enmeshed to the ruin both of the banks and of themselves. In the nature of things, it is not to be expected that directors who themselves speculate should have the soundness of judgment to keep in check the speculative tendencies of the clients of the banks of which they are directors. The judgment of speculative directors is warped to such an extent by their speculations as to be unfitted to discriminate the risks of business undertaken by the bank.

In the matter of accounts, an abstract is to be made half-yearly in each colony of the average of debts, assets, property and securities of the bank in the colony. One copy is to be sent to the Colonial Office in London, one to the Treasury and one published in the Gazette. In addition a call may be made at any other time the Colonial Secretary, the Board of Trade or the Treasury may demand the production of accounts. Yet the Treasury has no means of judging whether the accounts sent in are correct or not because they have not access to the books of the banks. These returns then afford but scant indications of the financial atmosphere. Indeed, in the statement and audit of accounts, the principle which has underlain all recent banking legislation in England has been to secure the maximum of publicity with the minimum of interference, with the accent laid on the "minimum of interference." Australian bankers in particular have very generally opposed the idea of systematic government inspection. Such action was urged, especially before the revelations of the much-considered panic of 1893, to be undue interference with the freedom of trade and fallaciously based upon an assumption of the complicity of the co-directors and the feebleness or dishonesty of the management. Inasmuch as the sole pretence for such interference is consideration for the safety of the investing public, it has been felt that while the public should be given the fullest opportunity of learning the exact standing of any company to which investors intrust their money, they

should bear their own responsibilities—that while no precaution can be too troublesome that results in securing the sufficiency and accuracy of the published information, and no penalty too severe on false or misleading statements, having thus secured to the public this full means of making up its own mind, it should not be coddled into the belief that the government is practically going to guarantee the soundness of its investments. The complete rottenness of several of the colonial banks which have come to grief would seem, however, to have given the coup de grace to any such fine theory about the freedom of trade as related to government inspection of banking accounts. Certainly we do well to remember that "dishonesty is nurtured by the accumulated carelessness of honest folk."

Of other provisions of interest yet of perhaps less significance for our present purpose we find the following: "No dividends are payable except out of the profits arising from the business of the company; the total liabilities over and above deposits may not exceed thrice the paid-up capital; on winding up, the proprietors are liable for twice the amount of their shares; and in the case of insolvency the business is to cease, assets realized, debts paid off, surplus divided, the charter to be made void on representation of the Treasury and the company dissolved. In the event of suspension of payment for sixty days successively, or at intervals in one year, the charter may be declared void. The liberality of this provision regarding suspension enabled the resuscitation and reconstruction of many of the Australian banks in 1893.

I have now attempted in a brief way to review the nature and workings of the most important regulations under which banking operations in the British colonies have been carried on within the last few decades. The imperfections of the system as it has worked itself out are chiefly apparent, and it is from a consideration of these that we are likely to derive most profit in the formation of a system to operate under somewhat similar conditions. Thus we shall display the adaptability to new circumstances, the success in avoiding the mistakes of other nations, and the proficiency in appropriating the best that has been evolved out of their experience, which has ever been characteristic of America.

LAWRENCE M. JACOBS.

THE PROBLEM OF TRUSTS AND ITS SOLUTION.

Perhaps no dissertation bearing upon the subject of recent trust formations will attract so wide attention as the address of Hon. Charles G. Dawes, Comptroller of the Currency, on the occasion of the annual meeting of the Merchants' Club of Boston, October 17th last. Mr. Dawes has earned a reputation for probity and sagacity on questions of high policy. His distinction in this regard marks him as a conservative thinker. What he has said of trusts may be taken as something more than an ordinary contribution to the literature on the subject. His remarks as follows quite likely point the way to the true solution of the trust problem:

"The rapidly changing form of the commerce and manufacturing of the country is bringing new questions before the people for discussion and action. The past year has witnessed an acceleration in the general movement towards the concentration of business enterprise in the United States which has aroused public attention and created a just demand for the more intelligent legislative treatment of existing industrial conditions.

"A general feeling of public uneasiness and apprehension has been caused by the recent combination into single corporations of a large number of heretofore independent and competing concerns for the purpose of controlling entirely their respective lines of trade and manufacture. Some of the stronger of these corporations have been organized without recourse to an issue of bonded indebtedness, and in consequence a period of small earnings hereafter will not of necessity involve them in the demoralizing effects of mortgage foreclosure. The prospect that these stronger corporations will fall to pieces of their own weight, as have some heavily capitalized corporations heretofore, is not likely. When that measure of competition exists which secures to the consumer the benefit of the savings incident to a limited combination of productive effort and capital, we willingly recognize the advantage of the cheapened cost of production and distribution resulting to the community from such combination.

"But in this country we are now face to face with this new condition—that combination of effort and capital which under competition, has up to this time been steadily reducing the cost of certain articles to the consumer, has now reached a point where, by the combination of all the remaining competitors, the further reduction of cost of these articles, if not the question of an actual increase in the cost, is a matter dependent upon the will or caprice of those in charge of the combinations controlling the business in these articles.

"Such power, owing to various reasons, may not now be in the hands of all such corporations. If, however, it is in the hands of even a few, it is because of industrial tendencies which, under the law of evolution, may bring similar power to an increasing number, and the possible results of this condition properly challenge public attention.

"The organization of business corporation is, of course, for the purpose of profit, and, other things being equal, we cannot expect a company which can exact a higher price to sell at a lower price. It is not fair to assume, therefore, from the fact that falling prices in certain lines of business have been characteristic of an industrial system under which competing corporations have been growing larger, stronger, and fewer in number that falling prices will continue when the remaining corporations have combined and destroyed competition.

"From a public standpoint we are justified in construing the large capitalization of these corporations, equaling on the average several times the cost of duplication of the constituent properties, as conclusive evidence of their purpose to secure, as far as possible, for their stockholders the saving in the cost of production and distribution which combination creates.

"The principal objects which would naturally be sought by those endeavoring to entirely control for purposes of profit a system of manufacture in the United States would be to buy cheaper through the elimination of competing buyers of raw material and to sell dearer through the elimination of competing sellers of the finished product. In addition, they would seek a profit from the savings resulting from simplification of the methods of operating the machinery of production and distribution. It is in the former purposes and not in the latter that there exists alike the necessity and justification for governmental interference.

"There are many who still think that the remedy for any extortion or abuse which such corporations may inflict lies in a competition which will immediately spring up when such abuses exist; but the ordinary observer of present conditions realizes the growing embarrassments surrounding the inception of competing efforts, and while he admits there are many of these present corporations whose power will be regulated, if not by the actual existence, then by the practicability of competition, he feels that with an increasing number of such corporations this is not the fact.

"In looking for the causes of present industrial conditions, the fair and candid man finds them beyond political parties and beyond the legislation supported by these parties. The growth of these commercial enterprises may have been retarded by some legislation and accelerated by other legislation, but primarily it has had its foundation in natural causes and has proceeded in accordance with the natural laws of progress under a competitive system.

"It is human nature to seek to acquire, and it is human nature to combine to acquire. It is human nature and not any political party which is responsible primarily for the existence of the trust; yet I cannot agree with those who maintain that this is not a political question. That the so-called trusts are the natural outgrowth of the practically unrestricted and unregulated law of commercial competition and not created by reason of the former attitude of any political party, I maintain; but I maintain also that the question of the proper legislative treatment of these great combinations and corporations formed for the purpose of monopolistic control of production and distribution of some of the necessaries and comforts of life is one of the greatest and most practical which has ever confronted the political parties of the nation. I do not think that where there is a practically unregulated power on the part of a trust to control the prices

of certain commodities there is any considerable portion of either political party which believes that there should be no legislation. The division which will manifest itself among the people of the country will not be between the people who believe that something should be done and the people who believe that nothing should be done, but between the people who believe in seeking one remedy as against the people who believe in seeking another.

"Rather than have in the hands of any corporation the power to absolutely fix the price of a necessary of life at an arbitrary figure, the people of the United States will eventually and rightfully do one of two things; they will enact legislation for the protection of the people from extortion, by a governmental regulation more or less extended as public necessity may require, or they will enact legislation for the enforced creation of competition by the disintegration of trusts.

"With nothing less than one of these two things will or should the people of this country be satisfied.

"The seriousness of the problem cannot be overstated, and our hopes of its successful solution lie in the candid and honest consideration of the great people. At present it is as much the fear of what may occur as dissatisfaction with the results of what has occurred which is the just basis of the public desire for legislation.

"The hesitation which some honest men feel in advocating legislation for the dissolution of trusts as distinguished from their regulation arises from the belief that the trust is but an unpleasant step towards a better condition of society, and that the solution lies in some form of regulation by Government which will preserve for the consumer a reasonable portion of any additional saving in cost which continued co-operation may create.

"The claim that there does not exist an inherent right in Government to control these combinations is one which cannot be admitted. The right of Government to interfere with and regulate monopolies is well recognized in law and practice. The laws forbidding combinations in restraint of trade, the laws regulating rates of corporations acting under granted franchises, and other laws of similar character all have their foundation in public necessity; and in the public necessity for protection from abuse, present or prospective, arising out of the existence of a monopoly in any line of trade, lies the legal and equitable foundation of the right of public interference.

"This Government is based upon the rights of the individual. The great strength and growth of the American people has largely resulted from the recognition of individual rights; and it is indicative of the rapid change in commercial conditions that but a short time ago many of those who now most earnestly advocate the passage of laws restricting and controlling combinations feared that the passage of laws designed to curb them might result in undue interference with rights of the individual. Our courts have carefully considered the relation of such laws to those rights of the individual which we hold so sacred, and in this connection I can do no better than to quote the words of Judge Finch, of the New York Court of Appeals, in the case involving the sugar trust. He says:

"'It is not a sufficient answer to say that similar results may be lawfully accomplished; that an individual having the necessary wealth might have bought all these refineries, manned them with his own chosen agents, and managed them

as a group at his sovereign will; for it is one thing for a state to respect the rights of ownership and protect them out of regard to the business freedom of the citizen, and quite another thing to add to that possibility a further extension of those consequences by creating artificial persons to aid in producing such aggregations. The individuals are few who hold in possession such enormous wealth, and fewer still who peril it all in a manufacturing enterprise; but if corporations can combine and mass their forces in a solid trust or partnership with little added risk to the capital already embarked, without limit to the magnitude of the aggregation, a tempting and easy road is opened to enormous combinations, vastly exceeding in number and in strength and in their power over industry any possibilities of individual ownership; and the state, by the creation of the artificial persons constituting the elements of the combination and failing to limit and restrain their powers, becomes of itself the responsible creator, the voluntary cause of an aggregation of capital which it simply endures in the individual as the product of his free agency. What it may bear is one thing; what it should cause and create is quite another.'

"In considering the question of remedies and the means through which they should be sought, the difficulty of securing uniformity of state legislative treatment emphasizes the necessity of additional federal laws upon the subject. There seems at present an inadequacy of federal law, and the federal legislative powers should be invoked. In Congress, rather than in state legislatures, lies the hope of effective legislation which shall relate to the enforced regulation or disintegration of such existing combinations as may already practically control certain lines of business. Let us trust that Congress will now take up this great question.

"And here it may be said that in connection with the consideration of remedies for abuses of trusts by Congress, laws should be passed protecting existing competition from unjust and unfair discriminations which result from infractions of the Interstate Commerce law.

"The Interstate Commerce Commission in its report says:

" 'There is probably no one thing to-day which does so much to force out the small operator and to build up those trusts and monopolies against which law and public opinion alike beat in vain as discrimination in freight rates.'

"The importance of the reform in law which shall give the Interstate Commerce Commission power to prevent those discriminating rates which do such injury to small shippers is increased by its essential connection with the questions involved in the attitude of Government towards the so-called trusts and the problem of the proper method of protecting the public from the evils of trusts which Congress must face.

"In this new field of legislative effort it is unwise to venture rash predictions or offer ill-considered and impracticable remedies. The important thing now is to start, and to start right, towards the solution of these questions.

"As the proper modification of the Interstate Commerce law will inevitably become one of the precedents for governmental dealing with other monopolistic corporations, it is one of the logical starting points for congressional and public effort in the solution of present industrial questions. Let this start be made, and may Congress give its most earnest and conscientious thought and effort to the more general and more important problem of which this start will be but an incident.

"I believe that the American people want these questions settled by conservative men and not placed in the hands of irresponsible pessimists. The growth of American commerce and manufacturing has helped to make this the happiest and best land in the world. In that growth, properly regulated, lie our hopes of national and individual prosperity. Our people believe that these questions, like other great questions which have arisen in this country before, can be settled in a manner which will not prove a barrier in the path of commercial and national progress, and that their protection can be accomplished without backward steps in social development.

"But they believe rightly that the taking of positive action against the present and prospective evils of trusts is one of the necessities of the hour, and that the question of the nature of that action is one of the issues now before them and to remain before them until properly settled.

"Let this great problem, upon whose proper solution depends largely the continuance of national and individual progress, be settled by the optimist, and not by the pessimist—by the statesman, and not by the demagogue. Where there is right purpose there will be found right remedies, and we may be sure that under that Providence which has guided this people in so many times of crisis and perplexity we will be led onward to the right."

GOVERNMENT TELEGRAPH MONEY ORDERS.

In the last annual report of the Postmaster-General for Great Britain, covering the year ended March 31, 1899, some interesting figures are given concerning the operations of telegraph money-order business and the postoffice savings bank. It is reported that the telegraph money-order business is growing rapidly, the increase last year being twenty-five per cent over the year previous. The exchange of telegraph money orders with Germany commenced November 1, 1898, and during the five remaining months of the financial year 937 such orders were transmitted to or from Germany. Negotiations are in progress for an extension of the system to other European countries.

With reference to postoffice savings banks: At the close of the year there was on hand £123,144,099, belonging to 7,630,502 depositors. The proportion of depositors to population is one in 4.53 for England and Wales, one in 12.98 for Scotland, and one in 13.28 for Ireland, the whole kingdom showing one in 5.29. But it appears from the report that "for the third year in succession the balance sheet of the postoffice savings bank shows a deficit, the exact sum of 1898 being £7,019." In 1897 the deficit was £9,232, and in 1896 it was £6,162. During the year 13,757,244 deposits for a total of £37,361,838 were received, and of withdrawals there were 4,957,895, representing £32,952,829.

WILLIAM H. KIMBALL.

By the unanimous action of the directors William H. Kimball has been elected president of the Seventh National Bank of New York City. He succeeds John McAnerney, resigned. Few men are better known in the world of finance than Mr. Kimball, his reputation as bank examiner under President Harrison making his name familiar in business circles throughout the entire country. Previous to this appointment he had been connected with St. Lawrence County Bank at Canton, N. Y., which he established nineteen years ago, after serving as teller with the Jefferson County National Bank at Watertown, N. Y. He has been a member of the Legislature for four terms and chairman of the St. Lawrence County Board of Supervisors. In 1882 he was appointed receiver of the Merchants' Bank of Watertown, and wound up the affairs of that concern in the most creditable manner.

As vice-president of the Seventh National Mr. Kimball early took rank among the most progressive, yet most conservative financiers, and as president his administration promises to greatly increase the prosperity and influence of that great institution. The history of the Seventh Ward Bank has been of growth and success. It was founded as a state bank in 1833, and received its charter as a national bank in 1865. Its last report shows: Capital, $300,000; net profits, $176,800; loans, $3,294,000; specie and legal tenders, $960,000, and deposits, $4,518,000. The directors and depositors are to be congratulated upon the election of President Kimball. It means the continued growth in welfare and prosperity of one of the oldest and soundest banks of New York City.

William H. Kimball was born and spent his youth in Chicago. His father, Harlow Kimball, was one of the pioneers of the city. One of his uncles was Comptroller of the Currency. He was educated at Watertown and Aurora, N. Y. He is a member of the Union League and Republican clubs. The other officers of the Seventh National Bank, originally known as the "Seventh Ward Bank," are Fletcher S. Heath vice-president, George W. Adams cashier, and J. Preston McAnerney assistant cashier.

THE TREASURY AND THE CURRENCY.

The BANKERS' MONTHLY is enabled to present to its readers, by special arrangement, the address by Honorable Ellis H. Roberts, Treasurer of the United States, before the Pennsylvania Bankers' Association. Whatever Mr. Roberts may write concerning the national finances must necessarily command earnest attention, for he writes with the authority which comes from a full knowledge of his subject. The conclusions he has reached, that in some form or other the method of relying upon general assets for bank-note circulation must be adopted, are those also of the distinguished Secretary of the Treasury. Notwithstanding the present tendency toward large additions to the gold circulation, it seems certain that, with the prospects of enormous development still before us, banking on assets will some day, soon or late, be in vogue. The following is Mr. Roberts' address:

Your vocation as bankers and my position in the Treasury of the United States determine the theme which we shall consider. Your invitation implied that I shall speak to you of the Treasury and the currency. Plain as the topic is, it has its attractive side. The grass of the lawn, the meadow and the hillside is commonplace, yet glimmering in the sunshine it may well rival the gaudiest garden. Out of the rugged and ugly ore comes the yellow metal which adorns, beautifies, enriches, home and theater and exchange and cathedral. We are to make the best of the theme which the occasion sets before us. Certain relations exist between the Treasury and the circulating medium, and these it may be well to define. The questions will follow whether these relations are such as they ought to be, and if they are not, what remedies are needed and how can they be applied?

The currency situation has some features of real and robust strength. In the first place, as the corner-stone of all our money rests a volume of gold in the Treasury larger than ever before held. It is also true that in the banks and the hands of the people the yellow metal is held beyond all precedent. The gold coin in circulation increased during the year ending September 1st, by $42,239,926, and during September, including gold certificates, by a further sum of $3,612,566.

The tide of gold has flowed steadily into the business of the country through the mints and assay offices, through customs and the general receipts of the country. For many years until March, 1898, the customs were paid almost wholly in paper, with many months showing not a fraction of gold. In the fiscal year 1898, the percentage of customs paid in New York in gold was 20.4, in the fiscal year 1899 it was 78.5, and from July 1 to October 1, 1899, was 84.2. For all of September just past this percentage rose to 91.5. The contrast in the use of gold in the general transactions of the Government in the fiscal years 1898 and 1899, is noteworthy. In the former, out of receipts of $2,076,736,587, 10.03 per cent was in gold coin, and of $2,195,973,013 disbursements, 11.83 per cent, while in the latter year, of receipts amounting to $2,393,199,747, 37.6 per cent was in gold coin, and of $2,371,283,629 disbursements, 35.37 was in gold coin. In the quarter from July to October of the current year, the percentages of gold were still larger.

The result has been that the Treasury held the first of October, 1898, in gold $278,691,452, gross, and this became $353,002,379 at the opening of the

current month. On the 17th of October the gross amount stood at $373,122,915, the largest sum before the present year being $332,551,306, while the maximum net was reached October 12, at $258,081,565. The gold certificates which explain the difference between gross and net had not been issued for several years and had long stood at from $35,000,000 to $38,000,000. Since August 7, when the issue was resumed gold certificates have been put out to the amount of $112,-461,730, and stood October 17, at $117,906,680.

Stalwart health is shown by the fact that of the total money in circulation at the beginning of this month 38.24 per cent was in gold, including gold certificates. The strength of Government paper is proved by the guarantee held against the legal tender of 60.44 per cent in gold, excluding gold certificates which stand dollar for dollar of the yellow metal.

Another factor of strength in the currency is the strict limitation in the volume of all Government paper. The statute prescribes that the United States notes shall not go beyond $346,681,016. The silver certificates can not exceed the standard dollars against which they are issued. The Treasury notes restricted to the amount of bullion purchased for them, are retired when redeemed in silver dollars. The gold certificates can only stand dollar for dollar of gold coin. These limitations are like the dikes of Holland, a defense against a threatening sea which otherwise might sweep over land and city, farm and home.

While these dikes endure and inflation in demand obligations other than gold is prevented, peril is kept at the minimum, and the whole volume of currency is maintained at a level, so that no dollar is worse than the best.

But these limitations permit no elasticity. Under the practice of the Treasury, denominations are exchanged, small for large and the reverse, but not one kind of currency for another. In the absence of legal restrictions, Government paper could only be put out in public disbursements and could return to the Treasury only for customs, for taxes or miscellaneous receipts. The system does not provide for an ebb and flow according to the tides of business. The height of wisdom fixes bounds within the field of safety, of necessity.

Although not strength itself, fitness for use in any direction is its foster-brother. That quality Government notes possess, because one denomination can readily be changed for smaller or greater, kind for kind. Exchange of one kind for another is prevented by the limitations of volume. Bankers well know the convenience of securing $1, $2 and $5 notes for those so large that they do not serve the convenience of customers. By redemptions of unfit currency and direct exchange the denominations are adjusted to the varying demands of the different business seasons. This process causes a constant flow of notes in and out of the Treasury. It affects every year at least one-half of all the Government paper. A certain elasticity is thus produced, for the large notes are used more as reserve than for current payments, while the smaller denominations are active currency.

The Treasury during the past two years has always held available denominations suitable either for division or concentration as business has required. The appeals for exchange of one class of notes into another of different size, are constant proof of the advantage of such transactions kind for kind.

Weakness is fundamental in our currency from the very nature of unsecured demand obligations. The debtor must respond not at his pleasure, but at the will of the creditor. In the case of Government paper, the notes go out for disbursements, as they come in for redemption or exchange. The whirl is that of a merry-go-around. Except for this rapidity of movement, Government paper does not differ from bank notes or the obligations of individuals. With banks the putting out of currency is a profession, a trade. It is practiced for direct profit or for indirect benefit in the service of the community. In the case of the Government it can be justified only by such necessity as led to the original issue of the legal tenders. Borrowing on demand is a make-shift, outside of stock operations.

Strong, wise governments take time for their obligations and thus guard against the peril of pressure and of panic.

Plain words are best. We need to see clearly that Government notes are debts of the Government, payable on demand. Current names have become so familiar as to hide the meaning behind them. United States notes and Treasury notes in spite of their legal tender quality, are blood kin to individual promises to pay on demand.

Without resources immediately available, no person has a right to put out his demand notes. Governments are bound by the same principles as individuals. With actual coin behind them worth their face in the world's markets, gold certificates can safely be issued indefinitely. As standard dollars can not be sold in large quantities at par, the volume of silver certificates is properly limited. For other paper an adequate percentage in a guarantee fund at once available in all markets, can not be dispensed with.

With the present supply of gold, the Treasury can easily meet any probable, even any possible, demand for the redemption of its notes. Yet even the great resources of the Government do not give guarantee that the inflow of gold into its vaults will continue at its present rate or may not turn into a serious drain. Such experiences are not so far in the past as to be forgotten. It is the part not only of good financiering but of common sense to guard against their possible recurrence. The war in the Transvaal can hardly fail to cut off for a while entirely the contribution from that source to the world's supply of the yellow metal, which was last year nearly $80,000,000.

Two obvious steps are necessary to prevent a serious weakening of what is really a safety fund. First, the volume of unsecured demand obligations should be guarded against increase or even should be reduced; and second, a sufficient reserve of gold coin should be set aside for their redemption, to be used for no other purpose. Existing laws effectually limit the volume of paper currency.

The immediate need is to set apart and fortify an adequate guarantee fund for both classes of legal-tender notes. This is the wise recommendation of President McKinley. Just now no inconvenient contraction would follow an increase of the gold reserve. A fund of $150,000,000 could be spared, and that would provide a ratio of a little more than one-third of all outstanding United States and Treasury notes. By definite statute this could be rendered as secure as by locks and bars. Without additional officers or separate vaults in Washington or other Treasury offices, this fund could be provided and preserved. The minimum of $100,000,000 was trenched upon in past years on several occasions because no positive statute shielded it. The certificates of June 8, 1872, the gold certificates and the silver certificates have always had back of them every dollar of the funds pledged for them.

By simple, clear, positive words an increased reserve can be protected absolutely. It can be made self-sustaining by the requirement that notes once redeemed in gold shall never be paid out except for gold. That is President McKinley's suggestion and it can not fail to be effectual.

As bankers you have a right to say, that another problem arises: How shall more currency be provided in periods of acute demand, for the movement of the crops, for transactions concentrated into special seasons? This should be a question of public convenience and not merely of direct profit. Aside from considerations of immediate earnings, the door is wide open for the national banks to act. Under the laws as they exist, these banks can by the deposit of bonds add $345,020,413 to their circulating notes. The national banks of Pennsylvania alone could add $37,628,130 to their circulation. New York city alone could add $29,181,680, while Chicago could add $15,925,700.

This increase in bank notes could be made and is not, because the respective institutions reckon that they can use their money to better advantage. The high price of bonds taken as security at only 90 per cent, and the tax on circulating

notes lead to this conclusion. The pressure for more currency has then a money measure in the difference between the earnings from circulation and from loans in the several localities.

This is a statement of what the national banks might do, not what they ought to do, of opportunity rather than obligation. The officers of these institutions are the judges of their duty. Of the possible increase, the real addition to the volume of bank notes, based on bonds has been $2,258,110 since September 30, 1898, to the beginning of the current month, and of this sum $1,140,824 was during September.

Thus then under existing laws there is practically no increase in bank notes.

Except as the yellow metal flows into the Treasury and goes out in disbursements, the Government has no authority to add to the currency. The banks will not, the Treasury can not put out more notes.

Somehow, somewhere should be lodged power to meet pressing demands for additional currency. The confession is inevitable that there is not general agreement how this can be done in the best way. The task invites students of finance and especially bankers to crystallize public opinion on this subject. They will be unanimous in declaring that there must not be any increase of unsecured Government obligations.

In all civilized nations industry and trade require the circulating notes of banks. The American people have become accustomed to them and will not dispense with them. For long years to come the national banks must continue to be a part of our currency system. Wisdom directs that unnecessary restrictions should be removed from them. The anomaly is patent, almost a scandal, that the laws permit Government bonds bearing a premium as high as 30 per cent, to be used as security for bank notes at only 90 per cent of their face. This discredit should cease. By conceding the use of these bonds at par, the banks could and doubtless would add ten per cent to their circulation, which to-day would amount to $23,158,111, scattered all over the Union. The concession could cost nothing to Government or people. The prejudice against national banks which we can not fail to recognize, although it is so unreasonable, ought not to stand in the way of a measure so much for the benefit of all classes of business.

It may be more difficult to secure legislative approval for a reduction of the tax on bank circulation, which the Government could well afford. With the high price of bonds no peril would be involved in granting to national banks the privilege of adding twenty per cent to their circulation in emergencies upon payment of a tax of three per cent to serve as a guarantee fund for all such emergency notes.

The proposal to authorize the issue of notes on the general assets of banks, advocated so vigorously, does not carry with it the judgment of a majority of financiers or of the people. A very striking illustration of this diversity of opinion was presented among the members of your association here. Two of the most prominent, thoughtful, and intelligent bankers of your state were discussing this subject last evening in my presence. One of them was very earnest and positive in his declaration that the only proper basis for note circulation is the assets of banks, while the other gentleman—no less intelligent, no less studious and no less intent upon the public weal, with equal zeal and earnestness, protested against such a scheme, regarding it as vicious and indefensible. Yet in some form the method of relying upon general assets for circulation of banks must be the method for providing circulation beyond the suggestions already considered and in the halcyon years when there shall be no government bonds.

With a gold standard established by law, with fair treatment of the national banks, all else will follow felicitously, upon frank discussion and judicious deliberation.

WHAT THE DEPOSITOR OWES TO THE BANK.

There is a certain kind of loyalty we bear each other in business. That is beyond price. It is neither friendship nor yet confidence. It is of course contingent upon these, but it is a spirit of pride and gladness in the success of a friend. More particularly is this true where the institution is an incorporation rather than a private business. Loyalty goes beyond mere patronage—it is good will in speech and action. It does not wait to be asked to help, it is self-assertive, and initiates word and deed that will be beneficial.

Real good will does not wait for opportunity, but makes one. It loses no chance, and is ungrudging. Being itself an intangible quantity, it does not count its force as so many dollars' worth, nor does it expect immediate results. But it is both tireless and alert. Without it the business world would be stark selfishness. With it there is always a certainty that the man who wishes the world well shall not be entirely forgotten.

Between traders good will passes with the articles exchanged. "Hope you will do well with it," is the common expression. It is therefore both a valuation and benediction. At all times and under all circumstances the spirit of good will is a blessing. Yet its best work is unknown to him for whom it is done—and this is loyalty in absence.

The division of labor makes countless avocations. The first law of business under a competitive system is looking out for one's self. Even here a certain respect is due a rival. Nothing is ever lost by defending him from unjust attack. When, however, a friend pursues a different pathway, the pleasure of honorable industry and the tie which binds the world in peace is good will. If it were put on no higher ground than self-interest it would be well for business friendship to exist. It works peacefully. It does a good turn for another without waiting to be asked, without following direction. Thus a merchant sends his customer to the mechanic whom he knows will do his work well. He is in favor of local enterprise, because its benefits inure to all. He wants good times because the prosperity of the individual is wrapped up in that of the mass. He follows a fellow feeling, and hence he becomes self-educated to put the good of all above his own private gain. It is this which makes the essence of our competition really co-operation. It is this which makes honesty triumphant. It is this which makes universal confidence on which credit is based. And through the enlargement of industry possible only because of credit, it is this which makes commerce the world's civilizer. And civilization is peace, while barbarism is war.

The highest loyalty is local. As we have said there are institutions which are semi-public in character. To these the popular good will goes out. They are advantageous to the community and hence local pride protects them, local interests are conserved by them, local good will surrounds them. In this class of business enterprises we place banks.

Their beneficial character in a public way we need not stop to argue. But whether they are duly appreciated by their patrons may be open to comment. The duty of the depositor is worthy of repeated statement.

A bank, it is true, is a private corporation, in so far as it is operated to make money for its owners. It is far from being free from popular control. The state reserves the right of strict surveillance. All its patronage is voluntary. And between the two forces it is restricted to such course as the judgment of each community dictates and to such profits as the law allows and denominates. Therefore having declared its powers and privileges it is the duty of the community to sustain it.

The bank is a popular servant. As such each depositor should regard it. It is not organized for the benefit of a few, but the many. One depositor's patronage is not cause for demanding undue favor.

While it is the policy of all banks to remember their customers, the spirit which demands accommodation is wrong unless based on strict business principles. It is not only the duty of the depositor to feel that when his deposit is properly cared for all favor is returned, but it is his duty to present himself as a borrower willing and able to abide by all reasonable rules. He should make a full and free statement of his affairs and should ask only such latitude in the matter of security as experienced bankers will allow. He should feel that thus only can he conduce to that safe conduct which he himself demands.

This is one item which illustrates the attitude of the customer in matters of detail and direct contact. But there is a higher duty yet. It is his duty to defend the policy of the bank when he observes that it is exercised in behalf of stability and safety.

Just as a bank in a community should always be patronized in preference to a private money loaner (conditions being equal), so the depositor should seek to build it up by word and deed. He should be loyal to its interests and defend it from undue competition. He should never change his account, as long as prudence bids him stay. He should sacrifice certain personal preferences and remember that his allegiance is given not to the personnel of its official management, but to the institution itself. This may sound strange, but it is apparent, on a moment's thought, that it is right. The very cause of the bank is the need of an artificial person who will not die. Therefore its officers as long as they perform their duties count for little. They may die, possibly resign, and the business goes on as before, with others in their places. Why should the customer follow his personal preferences or leave because he does not admire the gruff manner of the cashier?

More than this, when criticism and doubt are heard he should take care that he voices confidence. As long as a man does business with a bank he should defend it. If he has doubts he should express them with reasons and in friendly desire to the management. Then he will certainly learn whether suspicions are groundless. Character in the men who manage must be assured, but once the prudent business man ties his faith to a bank he should stand by his colors. When he can no longer do so, let him quietly retire. And while he is a customer he cannot do too much in the way of a good turn unasked.

CHARLES W. STEVENSON.

AUDITING POSTAL ACCOUNTS.

The work of auditing postal accounts is described in the report of the Auditor for the Postoffice Department, which will appear shortly.

The office of this auditor is literally the counting house and clearing house of the entire postal service, which is probably the largest business institution in the world. Five hundred employes are engaged in the great variety of important work connected with keeping all accounts and auditing all claims against this variously ramified service. The majority of these employes are concerned entirely with the money-order system.

The duty of the Auditor may, in general terms, be briefly outlined as follows: To receive and examine the accounts of salaries, incidental expenses and other disbursements of all bureaus and offices under the direction of the Postmaster-General; to receive, assort and verify, by the statements of both issuing and paying postmasters, all money orders issued in the United States; to receive and examine all postal and money order accounts of postmasters, all accounts relating to the transportation of mails and to all other business in the jurisdiction of the Postoffice Department; to superintend the collection of debts due to the Postoffice Department, and certify balances due to the Postmaster-General.

Prior to 1836 the Postmaster-General had unlimited jurisdiction over all financial as well as administrative functions of his department. The revenues had, as a rule, exceeded the expenditures, and cash balances were deposited at irregular intervals in the United States Treasury.

So many complications ensued from this system that an investigation was instituted by the Senate Committee on Postoffices and Post Roads. The chairman of this committee, Senator Ewing, submitted a report ascribing the derangement of affairs in the department "to the uncontrolled discretion exercised by its officers over its contracts and funds."

The employes of the office of the Auditor for the Postoffice Department now number 496, and even this large force is wholly inadequate to the enormous work involved in examining postal accounts.

The postal service is in a state of rapid, unremitting improvement and expansion. It is really, instead of a true governmental function, a combination of transportation and financial agencies, so universal in its scope as to reach every industry and every individual in the country; so progressive in its nature as to promptly utilize every invention or instrumentality that may expedite its methods or increase its already marvelous efficiency.

To promptly and correctly report all the complicated financial transactions involved in this extended system, to follow its incursions into new fields of active enterprise, to hold it within bounds fixed by the lawmaking power by which we are all governed, without crippling its energies when unexpected emergencies arise, is the herculean task set for the officers and employes of this responsible bureau. To meet the increasing demands of the rapid growth of the service with no adequate numerical increase of employes, is a problem the constant pres-

sure of which is painfully felt. To meet new conditions, and to remedy defects which are developed from time to time in existing methods, frequent changes are necessary. Sometimes these changes are in the direction of simplifying the work without impairing its efficiency, by which means labor is saved that can be usefully employed in other pressing directions. In other cases more elaborate and careful methods must be employed, in order that the interests of the Government may be fully safeguarded.

Since this office has entire jurisdiction over keeping the accounts, verifying legality of expenditures and scrutinizing the vouchers of every branch of our vastly ramified postal system, every feature of the growth of that system adds appreciably to the volume of the Auditor's work. The postal service proper has both earnings and expenditures; the money order branch has both receipts and disbursements. In this very important respect it differs from all other departments of the Government. In fact it is not, strictly speaking, a governmental function—it is a combination of transportation and financial enterprise, a purely business institution. A debit and a credit side must be kept in each account, and a balance accurately struck. Hence an increase of business necessarily brings increased labor. What that increase during the past year has been may be partially estimated from the following items:

The number of postoffices in the United States increased from 72,976, July 1, 1898, to 74,384, June 30, 1899, a net increase of 1,408. A ledger account is kept with every postmaster. The number of money order offices increased during the year from 23,421 to 27,627, a net increase of 4,206. A separate ledger account is kept with every money order postoffice.

The number of domestic money orders issued increased from 27,798,078 to 29,007,870, a net increase of 1,209,792. Each of these orders is handled as a voucher five times before the accounts of issuing and paying postmasters can be settled. The volume of money order transactions increased from $401,113,717.31 to $442,483,354.22, a net increase of $41,369,636.91. The revenues of the postal service increased from $89,012,618.55 to $95,021,384.17, a net increase of $6,008.-765.62. The expenditures of the postal service increased from $97,853,407.99 to $101,632,160.92, a net increase of $3,778,752.93.

The responsibility for illegal expenditures, if any, by the Postoffice Department rests ultimately upon its Auditor. The Auditor "receives", "examines and "settles" all accounts of the postal service, and, where payments are made by warrant, certifies to the Postmaster-General for payment the balance or amounts found due thereon. It is upon these certificates, not upon the accounts themselves, that warrants are drawn. If the certificates authorize illegal expenditures, the officer of the Postoffice Department who draws the warrants is not blamable, for the Auditor's certificate is his sole guide.

The warrants, having been drawn, are countersigned by the Auditor. This counter-signature of a warrant means that payment is "warranted by law," and the responsibility for illegal payments again reverts upon the Auditor. By designation it is the duty, under the law, of the Deputy Auditor, in the name of the Auditor, to certify all payments and countersign all warrants.

In the case of payments not made by warrant, but out of the receipts of the postal service, the Postoffice Department "authorizes" postmasters to make such expenditures. These authorizations must, however, be "warranted by law." If they are not so warranted it is the duty of the Auditor to disallow the credits claimed for such payments. The responsibility for illegal payments made in this manner likewise ultimately rests upon the Auditor.

If by inadvertence or otherwise an unwarranted payment is made, the head of the department whose appropriations are thus illegally affected may well hold the Auditor responsible, for in the multiplicity of duties which devolve upon the head of a great department, many of the allowances for expenditures submitted to the Auditor necessarily must be perfunctorily made. It is to the Auditor that the head of the department must look for protection from illegal acts by his subordinates, whether such illegal acts were intentionally or inadvertently committed. This principle finds illustration in the history of the Star Route frauds, for which both the then Auditor and Deputy Auditor were in a degree held responsible. They failed to detect these frauds in their incipiency, and were both consequently called upon to resign.

One of the most eminent of the Comptrollers has said: "The Sixth Auditor (the Auditor for the Postoffice Department) is not only an Auditor, but a Comptroller also. His power to audit and settle accounts and certify balances generally carries with it the right to review amounts certified to him by officers of the Postoffice Department: otherwise the Auditor would be reduced as to such sums to the performance of a mere ministerial duty. The power to audit and settle claims and certify balances carries with it the authority to ascertain the validity and extent of the demands to be certified. To audit is to hear; to settle is to decide. The power to decide by necessary implication carries the authority to require and pass on all requisite evidence. It must be 'always construed to include all the necessary and usual means of executing it with effect.' (Story, Agency, Sec. 58.) The power to certify a balance due, certum facit, for a like reason included the authority to review and decide all questions of law and fact, and to use all sources of information. When Congress has intended the allowance or statement of a claim to be conclusive on an accounting officer, explicit language has been deemed necessary. This is necessary, since such cases reverse the whole auditing policy of the Government. A settlement of an account and a certification of a balance which cannot go to the sources of evidence, and examine all questions of law and fact, would practically be no examination; it would be the play of Hamlet with Hamlet omitted."

An interesting part of the report is that which relates to the transfer of surplus records to the Congressional Library. This work has now been accomplished. These records contain matter of incalculable historic value relating to the business history of every city, town and village in the country, as illustrated in its postal service—including the names of all postmasters since the foundation of the Government, and the quarterly statements of local postoffice transactions.

An abstract of the first page of a book labeled "Accounts Current from October 1, 1793, to January 1, 1796," kept by Timothy Pickering, Postmaster-General, which constitutes the trial balance of the entire United States postal

service for three months, will present an interesting contrast to some of the elaborate tables contained in this report, representing the same transactions of a century later:

TRIAL BALANCE QUARTER ENDING DECEMBER 31, 1793.

DR.

To cash paid for transportation of the mail			$11,505.98
To compensation of Postmaster-General, assistants and clerks			953.46
To contingent expenses of the general postoffice, including office rent, messengers' wages, firewood, candles, printing of blanks for the department, stationery, mail portmanteaus, etc			356.71
To cash paid the Treasurer of the United States Dec. 19, 1793, as by warrant			11,020.51
Balance due the United States			39,285.72¾
			$63,122.38¾

CR.

By balance of account Sept. 31, 1793, as settled at the Treasury			$39,009.89¾
By postage of letters received postma ters, Oct. 1 to Dec. 31, 1793	$30,721.24½		
By postage of newspapers, ditto	1,446.04½		
		$32,167.29	
Deduct commissions of postmasters	$6,967.92½		
Deduct cash paid for ship letters by postmasters	874.20		
Deduct contingent expenses of postmasters	598.17½		
		8,440.30	
			23,726.99
By cash received of James Smith, late postmaster at Fredericksburg			385.50
			$63,122.38¾

During the fiscal year, 15,664 presidential and 308,080 fourth class quarterly accounts, or a total of 323,774 postal accounts, were received and settled, involving in receipts and expenditures $196,653,555.09. These accounts contained 2,149,216 vouchers, which were examined, checked and filed with their respective accounts.

This bureau is the keeper of accounts and the custodian of all the voluminous records and multitudinous vouchers of the nation's colossal money order system. It has, by law, practically an exclusive jurisdiction over the whole matter, since the Postoffice Department has not even the original initiative or the preliminary examination and audit customary in some other branches of the service—it issues the blanks and the Auditor's office does the rest.

This extensive and virtually exclusive jurisdiction over a volume of financial transactions so vast and so rapidly increasing involves a corresponding responsibility. If anything goes wrong in this great machinery, if embezzlements are not promptly discovered, the blame rests nowhere but here. The multiform possibilities of fraud allowed by the system of coupon checking is an example of that responsibility. The necessity for tireless vigilance and unwearying promptness in the inspection of postmasters' statements, to ascertain if they are improperly withholding funds from deposit, is another example.

The issue and payment of money orders is not in any strictly legitimate sense a governmental function. It is a feature of banking business, pure and simple, and is regarded by many thoughtful men as a dangerous development of State socialism. It is a wonderfully convenient thing for great masses of the people,

hence it is universally popular. It is carried on with such enlightened skill, such diligent enterprise and such marvelous success by the department officials who superintend its operations, and by the local postmasters and clerks who directly conduct them, that one who looks only on the surface sees everything to praise and nothing to condemn.

Only the accounting function which it is the duty of this bureau to conduct discloses the dangerous possibilities that lie in the general principle involved. And it must be frankly if reluctantly admitted that perils rest mainly upon the possibilities of faithlessness, carelessness or relaxed vigilance in conducting the operations of this office.

The supposed success of the money order system has apparently stimulated a demand for extensions of governmental administration into similar and even more doubtful fields. Aside from propositions of government ownership of railroads and for the absorption of some great manufacturing enterprises as an alleged remedy for "trust" despotism, neither of which has, as yet, assumed a visible concrete form, there are at least two measures which are being vigorously pressed, both of them subjects of many bills introduced at each succeeding session of Congress. These measures are the establishment of postal savings banks and postal telegraphs.

It is not proposed to enter into any arguments for or against these measures in this report. Since, under the present accounting regulations, the enormous volume of transactions which would inevitably result from the inauguration of either or both of these enterprises would at once fall upon this bureau, it is certainly not inopportune to suggest that in making provision therefor it is vitally important that the accounting feature be very seriously considered.

The risk of undertaking responsibilities for which the machinery of government is not fitted is ever present in the mind of the statesman. This risk will be much more serious in accounting than in administrative branches.

The splendid executive faculty of the American people seems to have no limit to its capacity for extending the scope of commercial and financial enterprises. Whether, under purely governmental auspices, will develop the necessary wisdom to devise, and the ceaseless, unswerving, untiring persistency to carry on the unsentimental, unattractive, unpopular work of auditing and bookkeeping, so that complete cognizance may be kept and perfect accuracy assured, is a separate and a serious question. At all events, if new paths of outside service under governmental control are to be entered upon, prudence would dictate, as an essential preliminary, a carefully digested legislative provision for an adequate accounting system. The one we have for the postal service seems to have grown up haphazard, more by natural accretion than by scientific development, until the legislation of 1894 sought to reduce it to shape. But that legislation was so hasty and so faulty at some points that several of its boasted improvements have already been abandoned.

Bills were pending in the last Congress which appropriated fifty million dollars, if necessary, to buy or build a postal telegraph, but did not even mention, much less provide for, any plan or force for keeping its accounts.

Other bills provided for an elaborate postal savings bank system, some of which paid no heed whatever to this primal necessity of such an establishment,

while one of them magnanimously allowed six additional clerks in the Auditor's office to take care of a work which would speedily equal in magnitude and multiplicity of transactions the money order system, which now keeps three hundred clerks incessantly busy in this bureau.

Naturally one of the first questions the statesman, economist or philanthropist would ask, before advocating the engraftment of new and extraneous features on our postal service, would be: Will it pay expenses? Unless the government proposes, under the "general welfare" clause of the constitution, to embark extensively into eleemosynary fields, all its business enterprises, at least, should be self-sustaining. The mail service proper shows annual deficits. But if due credit could be given for free transportation of official correspondence and public documents, that deficit would disappear.

Whether the money order branch of the postal system is self-sustaining or not is an important question. It is a radical impeachment of the accounting methods existing in this bureau, even since the painstaking improvements of 1894, that no accurate statement can be made on that important point. It would seem to have been the original intention of Congress that this bureau should be ready, at all times, to furnish this information. Sec. 293, Revised Statutes (Sec. 221, Postal Laws and Regulations), provided that the Auditor should keep the accounts in such a manner as to show, among other things, "all the expenses of the money order business." There is no record that this requirement was ever complied with. Meantime, later legislation has practically repealed this provision, although under the general scope of the Auditor's duty and authority the accurate compilation of this information would certainly be permissible, did the system of keeping accounts disclose it and were the clerical force allowed to warrant it. The act of June 9, 1896 (29 Stat., 316) requires that the Postmaster-General shall submit to Congress "annual estimates in detail for all expenses of the money order branch of the postal service." As such estimates would involve reference to items in many different appropriation bills, the difficulty of framing them is obvious. Until those difficulties are overcome, the department's estimates, when made, will be only approximate, but would at least give data for an opinion as to whether or not the money order service is self-sustaining.

It is manifest, however, on a review of ascertainable and incontrovertible facts, presented in the report, that there is now a considerable annual loss incurred in conducting the money order business by the Government. There is, moreover, enough food for serious thought in this showing to suggest the exercise of great care in legislating for the employment of new financial features in the postal service.

And, further, there is unquestionably reasonable foundation for a demand that more accurate accounting methods be devised and applied to such business enterprises as the national government has already engaged in, before we inaugurate others that we know not of.

Scrupulous accounting officials and wise accounting systems stand between the public treasury and its would-be plunderers. Enlightened, progressive governments are distinguished from corrupt, decaying nationalities, principally by the vigor of their accounting methods. If a rigid, independent scrutiny is re-

quired to maintain purity of administration in such acknowledged governmental functions as military and naval establishments; judicial, diplomatic and consular service; pension, patent and Indian bureaus, how much more vitally essential must it be in all the numerous ramifications of a purely business department which has earnings and receipts as well as expenses and disbursements; which carries on its rolls a larger number of employes than the aggregate of all other departments; which foots up, on its present basis, a volume of transactions greatly exceeding in receipts and expenditures, six hundred millions of dollars a year! There can be no question that the statement of expenses of the present money order service is very conservative. There is shown to be an annual loss of $105,106.67, resulting to the postal revenues from the money order business.

During the fiscal year 441,789 money order statements were received, accompanied by 29,573,270 paid domestic and international money orders, representing $217,555,852.69. The number of domestic orders issued was 29,007,870, representing $211,213,592.84, and the number of international orders issued was 968,501, representing $13,744,770.37. The sum represented by the issue and payment of domestic and international money orders during the fiscal year amounted, therefore, to $442,514,215.90, against $401,113,717.31 for the preceding year.

Under authority conferred by the last Congress the Postmaster-General in May adopted a new form of money order which discards the coupon and creates an advice which is a carbon facsimile of the order as issued for payment. The new form of order was not introduced until after the close of the fiscal year 1899, and all of the old forms must be exhausted before its use becomes general. It is a matter for congratulation that the coupon, which proved so vexatious and which led to so many frauds, is now legally discarded. It is noteworthy that after it became known that the coupon had been rejected for purposes of audit no frauds of the character theretofore practiced were brought to light.

"In my last annual report," says the Auditor, "I recommended that legislation be enacted limiting the life of the money order to three months from the last day of the month of issue, instead of twelve months, as now provided by law. I see no reason why that recommendation should not be renewed." This limitation of the life of a money order, with the transmittal of all invalid advices to the Auditor, as required by law, would render possible a correct and practically current audit of money order accounts. This statement is now reinforced by the fact that under the new system the advice of an invalid order is a facsimile of the original order as issued, and may be used in checking the debit entries of missing orders. Since the order has not been and can no longer be presented for payment, unless the advice is sent to the Auditor, the entry of the order on the debit side of a money order statement must forever remain unverified. The postmaster's unsworn statement of the amount is all the evidence in possession of the Auditor. There are really no imperative reasons of public convenience for permitting a money order to remain outstanding for more than one year before declaring it invalid, the distinction being noted that an invalid order is not a void order. An invalid order may be paid at any time by warrant upon the Treasury, upon proper application to the Auditor through the office of

the First Assistant Postmaster-General. The warrant thus issued is valid for three years, and no fee is exacted for its issuance. Therefore, if the payee of a money order desires to use the money order system as a savings bank, converting the order into a warrant imposes no hardship. It becomes a decided advantage, as the warrant thus drawn is valid for three years and may be renewed indefinitely by the issuance of other warrants in succession. The average life of a money order, as determined by actual tests in this office, is seven and a half days. It is, therefore, apparent that the injury to be caused to the money order system by limiting the legal life of a money order to three months from the last day of the month of issue is infinitesimal. It is hoped that Congress will relieve this office of one of its greatest elements of embarrassment in adjusting money-order accounts by the legislation herein suggested.

FINANCIAL AND COMMERCIAL OUTLOOK.

The feature of greatest public interest has been the breaking out of war between England and the South African Republic, the Transvaal and the Orange Free State. It is certain of course that the Boers will in the end give way before superior forces of British troops, well trained and accustomed to the field. The Boers have the reputation of being desperate fighters, and in the early days of the present war they have already demonstrated their prowess. Whether or not the world's business will be seriously affected by the war in South Africa will depend upon the length and magnitude of the struggle. Should the war be as short and decisive as the Spanish-American war, but little harm will result. The most apparent evil, so far as the world is concerned, discernible at the present time, is the fact that the rich gold fields of the Dutch republic must necessarily be abandoned for a period. The South African fields stood first in the world's production for 1898, and were it not for the present war it is probable the current year would have shown a production in South Africa approximating $75,000,000, not far indeed from one-fourth of the world's total output.

The rapid growth of the gold-mining industry of South Africa, as well as the equally rapid increase in the world's production, is shown in the following table prepared by the Director of the Mint:

Year.	World's Production.	African Production.
1887	$105,774,955	$ 1,919,000
1888	110,196,915	4,500,000
1889	120,971,514	8,586,632
1890	118,149,620	9,887,000
1891	130,650,000	14,199,600
1892	146,297,600	24,232,000
1893	157,494,800	28,943,500
1894	181,567,800	40,271,000
1895	198,763,600	44,728,400
1896	202,682,300	44,581,100
1897	237,504,800	58,306,600
1898	287,000,000	65,000,000
1899	*320,000,000	*75,000,000

*Estimated.

The prospective effect of the war upon the commerce of the United States has been alluded to in a paper prepared by the Chief of the Bureau of Statistics. The imports of the Transvaal in 1897 were, according to the best estimates, over $100,000,000, of which about $85,000,000 were from Great Britain, $13,500,000 from the United States, $5,000,000 from Germany, and the remainder from Belgium, Holland and France. All of these importations reach the republic, which has no seaports, through the ports of Cape Town, Port Elizabeth, Port Alfred and East London, in Cape Colony; Durban, in Natal, and Lourenco Marquez in Portuguese East Africa. The direct importations into the Transvaal through Cape Colony in 1897 were $20,363,572, and through the other ports of Cape Colony probably an equally large amount; those through Durban and other ports in Natal $11,339,042, and those through Lourenco Marquez in Portuguese territory, $12,936,237. In addition to this, large quantities of goods imported into Cape Colony, Natal and Portuguese East Africa for consumption in those colonies were afterward sold for consumption in the Transvaal, thus making up the grand total of over $100,000,000. It will be observed from this statement that up to the present time the importation of goods into the Transvaal has largely passed through the British ports of Cape Colony and Natal, which will now be closed against commerce for that state, thus temporarily changing the course of the supplies which the large population there located must continue to have. The closing of these ports will compel the Boers either to obtain their supplies of imports through Portuguese territory or else live upon what they can obtain from their own territory and that of the colonies which they may invade, since both the South African Republic and the Orange Free State are surrounded by British territory on every side, except at the east, where Portuguese East Africa intervenes between the Boer states and the Indian Ocean. The total value of goods in transit for the South African Republic and the Orange Free State passing through Portuguese East Africa in 1897 was in round terms $14,000,000, and the exports from the United States to Portuguese East Africa amounted in 1897 to $1,800,000, and in 1898 to $2,897,000. Of this exportation from the United States, the very large proportion was breadstuffs, amounting to $1,227,000; manufactures of cotton, $13,811; manufactures of iron and steel, $151,543; illuminating oil, 416,620 gallons; breadstuffs, $103,813; manufactures of wood, $142,189, and manufactures of tobacco, $4,582. As the very large proportion of the goods reaching the ports of Portuguese East Africa last year was transshipped to the Transvaal, it may be assumed that practically all of the goods above named were for that territory.

As already indicated, however, the Transvaal has up to this time taken a large share of its imports from and through the British colonies of Cape Colony and Natal. Imports into the Cape of Good Hope from the United States in 1897 amounted to over $10,000,000 out of a total of $86,000,000, and of this probably one-half was intended for consumption in the Transvaal. The imports into Natal from the United States in 1897 amounted to $3,200,000, out of a total of $30,000,000, and it is probable that a considerable share of this was destined for the Transvaal, since the rail distance from the chief port of Natal to the Transvaal is much less than that through the ports of Cape Colony.

What the general effect of the war will be upon the commerce of the United States with the South African Republic, which has become by reason of its mining industries and population so large a consumer, will naturally be a subject of some speculation. As already indicated, fully four-fifths of the imports into the Transvaal in 1897 came from Great Britain, the total importation from Great Britain in that year being estimated at £17,012,000, or $82,508,000, while the next largest source of importations was the United States, from which the importations are estimated at £2,747,000, or $13,323,000.

The usual fall stringency in the money market has occurred. It is an old story so far as New York is concerned. Coincident with the interior movement of money arises the necessity for retrenchment at the speculative center, and the liquidation thus enforced brings ruin to many and hazard to all. Some very fantastic rates for call money have been recorded, ranging all the way from 2 to 40 per cent, and with business being done only on the best securities. The whole matter seriously suggests the inelasticity of our currency and might well give Congress an example exhibiting the necessity for carrying currency reform to the point of providing a better system than that which now prevails. The market has eased off considerably at this time, and as the season is well advanced there is no reason to look for further stringency, barring always, of course, special conditions not to be foreseen. The position of the national Treasury during the recent crisis, if it may be called such, has been one of gratifying assurance. The offer to anticipate interest payments has been taken as an indication that the Treasury is willing to do whatever it properly can to maintain equilibrium in the market. So far holders of bonds have not appeared to be very eager to accept the Government's terms for anticipation—namely, a reduction of two-tenths of one per cent a month. At the rates for money prevailing it might have been profitable to accept the anticipation, but there are certain conditions which militate against any great movement in that direction, not the least of which may be the fact that bonds interest paid are not a good delivery at the stock exchange. In any event the failure to accept the Government's offer to any considerable extent has been an indication of a market not so badly off after all.

It cannot be said that there is any particular branch of business which is failing to participate in present activities. The railroads are in an exceedingly prosperous condition and are having difficulty to meet in the endeavor to furnish facilities for moving the enormous freights offered. Rates are high in consequence. There is some belief that the estimate for the cotton crop was placed too high and as a result there has been a rise in price. It will be natural to expect from this time on a suspension in part of the large volume of buying transactions which has marked the fall months. With the present conditions of security, however, it may be expected that whatever diminution there is to come will be seasonable. It will be only a short time until the holiday trade is at its height, and judging from present abundance this year's holiday trade will be a great one.

Before the next number of the BANKERS' MONTHLY is in the hands of its readers the new Congress will be in session. It will have some difficult problems to solve. Fortunately the caucus committees which have been meeting at Atlantic City and Narragansett during the summer have determined upon

a currency measure. Heretofore it has been difficult to get any considerable number of members to agree upon any one project for reforming the currency. Most of them have been agreed upon the necessity for reform but have differed as to the manner of accomplishing it. It may be expected that the party in power will adhere to the recommendations of the caucus committees, and as a result the coming winter will find a law relating to the currency upon the statute book. There will be an out and out declaration for the gold standard. Two years ago, when Secretary Gage urged a measure "to more thoroughly commit the country to the gold standard," some of the leaders were greatly alarmed. Since then it seems they have moved the line up to the point where he planted the flag. In due time, too, it may be that Congress will realize that there are some other things about our currency system which need modification. A more liberal banking law must be provided before the country can enjoy the benefits which should be derived from bank-note circulation. Under the present intolerant system there is practical rigidity and for several years the volume of bank notes in circulation has been almost stationary. The vastly increased activities of the country might well have been aided if Congress could have seen fit to inject a little elasticity into the system by removing some of the harsh and unreasonable restrictions which now make it an absolute impoverishment of a bank or a community in many localities to issue notes. Grave and serious questions relating to the government and disposition of our new island possessions will also confront the new Congress. Doubtless these will be solved in a satisfactory manner as have indeed been all other questions of great moment in our history.

SUMMARY OF NATIONAL BANK STATEMENTS.

	Dec. 1, 1898.	Feb. 4, 1899.	April 5, 1899.	June 30, 1899.	Sept. 7, 1899.
	3,590 banks.	3,579 banks.	3,583 banks.	3,583 banks.	3,595 banks.
RESOURCES.					
Loans and discounts	$2,214,394,838.15	$2,299,041,947.32	$2,403,410,895.66	$2,492,230,584.52	$2,496,751,251.11
Overdrafts	22,674,456.74	18,542,345.20	17,945,729.63	15,724,395.38	19,231,907.24
U. S. bonds to secure circulation	238,586,290.00	235,209,290.00	233,731,140.00	228,870,310.00	229,639,610.00
U. S. bonds to secure U. S. deposits	95,528,020.00	89,100,240.00	89,200,540.00	78,497,040.00	80,976,980.00
U. S. bonds on hand	29,224,090.00	25,028,370.00	22,154,400.00	21,031,310.00	19,328,220.00
Premiums on U. S. bonds	19,859,781.31	19,061,207.41	18,569,916.95	17,715,752.92	17,626,212.72
Stocks, securities, etc.	259,135,309.88	276,704,596.54	300,281,257.80	305,428,927.40	320,437,066.36
Banking house, furniture, and fixtures	79,190,505.00	79,173,842.32	79,006,522.33	78,905,167.54	79,064,021.51
Other real estate and mortgages owned	30,965,488.61	30,583,528.03	30,900,209.90	30,477,935.92	30,255,465.34
Due from National banks	193,886,881.09	203,074,179.21	213,213,074.25	223,873,819.92	212,431,744.50
Due from State banks and bankers	56,246,803.91	60,391,784.03	58,340,492.61	56 634,310.02	59,288,465.86
Due from approved reserve agents	359,371,346.51	432,035,501.85	412,677,297.19	406,668,464.82	414,126,660.44
Checks and other cash items	19,223,078.51	17,056,884.10	18,806,769.38	25,631,637.24	17,414,999.52
Exchanges for clearing house	194,981,281.67	75,672,644.30	212,818,211.29	203,003,934.53	154,800,514.95
Bills of other National banks	22,092,333.00	20,650,964.00	20,711,021.00	19,557,261.00	20,077,605.00
Fractional currency, nickels, and cents	1,016,620.94	1,107,636.03	1,109,785.32	1,107,699.27	1,121,297.56
Specie	328,600,711.45	371,843,491.95	364,162,552.89	356,822,046.19	338,571,383.83
Legal tender notes	117,845,702.00	116,003,066.00	110,238,423.00	116,337,935.00	111,214,651.00
U. S. certificates of deposit	17,905,000.00	21,140,000.00	19,820,000.00	18,590,000.00	16,540,000.00
Five per cent redemption fund	10,484,284.11	10,286,903.25	10,306,883.84	10,095,518.01	10,116,130.63
Due from Treasurer United States	2,181,696.22	2,174,649.66	1,736,037.32	1,629,855.16	1,340,945.87
Total	$4,313,394,519.10	$4,403,883,073.20	$4,639,138,160.36	$4,708,833,904.84	$4,650,355,133.44
LIABILITIES.					
Capital stock paid in	$ 620,516,245.00	$ 608,301,245.00	$ 607,262,570.00	$ 604,865,327.00	$ 605,772,970.00
Surplus fund	246,695,532.28	247,522,450.02	246,169,893.65	248,146,167.55	248,449,234.99
Undivided profits, less expenses and taxes	94,403,831.31	86,439,845.17	93,687,856.72	94,175,584.64	102,066,430.50
National bank notes outstanding	207,093,317.50	203,638,184.50	203,829,270.00	199,358,982.50	200,345,567.50
State bank notes outstanding	55,107.50	53,112.50	53,110.50	53,108.50	53,106.50
Due to other National banks	521,988,336.98	600,964,563.63	599,170,922.37	598,340,332.85	594,609,884.34
Due to State banks and bankers	272,963,825.82	312,136,056.50	333,177,342.39	334,064,533.98	334,258,085.48
Dividends unpaid	1,243,005.18	1,455,443.30	1,992,494.28	7,735,327.07	1,137,392.24
Individual deposits	2,225,269,813.21	2,292,193,156.59	2,437,323,420.29	2,522,157,508.99	2,450,725,595.31
U. S. deposits	88,324,695.73	81,120,873.13	81,340,227.75	70,481,616.36	72,826,840.37
Deposits of U. S. disbursing officers	5,580 659.42	5,502,537.62	5,832,609.61	5,831,775.01	6,053,440.79
Notes and bills rediscounted	4,131,642.54	1,752,621.33	1,620,476.19	2,154,782.17	4,365,777.08
Bills payable	6,076,208.25	3,348,891.06	5,675 587.74	6,078,284.70	9,945,237.89
Liabilities other than those above	19,050,578.38	19,421,092.85	22,162,378.87	15,391,174.52	19,745,568.45
Total	$4,313,394,519.10	$4,403,883,073.20	$4,639,138,160.36	$4,708,833,904.84	$4,650,355,133.44

Changes in the principal items of resources and liabilities of National banks as shown by the returns on Sept. 7, 1899, as compared with the returns on June 30, 1899, and Sept. 20, 1898:

	Since June 30, 1899.		Since September 20, 1898.	
	Increase.	Decrease.	Increase.	Decrease.
Loans and discounts	$4,520,666.59		$340,789,623.20	
U. S. Bonds	1,546,150.00			$ 9,224,270.00
Due from National banks, State banks and bankers, and reserve agents		$ 1,329,723.96	160,391,896.68	
Specie		18,250,662.36	44,697,225 44	
Legal tenders		5,123,284.00	1,176,351.00	
U. S certificates for legal tenders		2,050,000.00		270,000.00
Capital stock	907,643.00			15,652,568.00
Surplus and other profits	8,193,913.30		9,945,459.06	
Circulation	987,185.00		5,861,802.00	
Due to National and State banks and bankers		3,536,897.01	230,532,614 88	
Individual deposits		71,431,913.68	419,271,055.02	
United States Government deposits	2,566,889.79		3,715,080.24	
Bills payable and rediscounts	6,077,948.10			3,057,132.81
Total resources		58,478,771.40	646,844,088.57	

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LONG AND SUCCESSFUL CAREER.

The Bank of New York has the distinction of being, with one exception, the oldest bank in the United States. It was organized in 1874, and was the first institution of its kind in the state of New York. It has paid 227 consecutive dividends, representing 1,050 per cent of its capital stock. The authorized capital of the bank was "$500,000 in gold or silver." The statement made in response to the call of the Comptroller of Currency made April 5, 1899, showed capital of $2,000,000, surplus of $1,000,000 and undivided profits of $912,744. Individual deposits were $12,514,000 and deposits of banks two-thirds that amount. Total resources are figured at over $39,000,000. The bank began business in the "Walton House," which until a few years ago was one of the relics of old New York. It was located at what is now known as No. 156 Pearl street. It is now located at No. 48 Wall street, a property which is figured in the bank's statement of resources at only 25 per cent of its appraised valuation.

The bank has had a remarkable history aside from that told in figures. The financial condition of the country at the time of the organization of the bank was anything but satisfactory. A long and exhausting struggle with Great Britain had just been concluded. Great suffering had been caused by the depreciation of the continental currency, and besides the paper currency authorized by Congress all the states had issued bills of their own, which in some cases had been called in and funded at a nominal value. The history of banking in the United States prior to the founding of the Bank of New York is brief. The Pennsylvania Bank, organized to facilitate the operations of the government in transporting army supplies, closed its affairs late in 1784. Through the influence of Robert Morris the Bank of North America had been organized in Philadelphia in 1781. It was the success of this latter institution which suggested the establishment of a similar enterprise in New York.

The call for a meeting of interested parties appeared in a New York paper dated February 23, 1784. At the meeting for organizing, March 15th, the following officers were elected: General Alexander McDougal, president; William Seton, cashier; Samuel Franklin, Robert Bowne, Comfort Sands, Alexander Hamilton, Joshua Waddington, Thomas Randall, William Maxwell, Nicholas Low, Daniel McCormick, Isaac Roosevelt, John Vanderbilt and Thomas Stoughton, directors.

William Seton was at once empowered to go to Philadelphia with an introduction to the Bank of North America from Alexander Hamilton to secure the necessary information relative to banking forms. On July 9th the bank formerly opened for business. The first draft of rules established an exchange value on Portuguese, German, Venetian, British, Spanish and French gold coins, all current. A charter for the bank was not secured until March 21, 1791. It was secured in face of quite active opposition, but was adopted as a model for all similar instruments granted prior to 1825. November 1, 1791, a dividend of 7 per cent was declared out of the first six months' business of the bank under the new charter.

The list of presidents of the Bank of New York includes fourteen, the present head of the bank, Ebenezer S. Mason, having succeeded Charles M. Fry, who died November 18, 1892. The list of cashiers is even shorter, including eight from William Seton to Charles Olney, the present incumbent. Three cashiers have been promoted to the presidency and two to the vice-presidency. R. B. Ferris, who retired from the vice-presidency in 1899, had served the bank for fifty years. Ebenezer S. Mason, the president of the

bank, was during the ten years ending 1892 its cashier.

The full list of officers is as follows: President, E. S. Mason; vice-president, John L. Riker; cashier, Charles Olney; assistant cashier, E. T. Hulst; second assistant cashier, George P. Hall. Directors: James M. Constable, of Arnold, Constable & Co.; Charles D. Leverich, of C. D. Leverich & Bro.; Geo. H. Byrd, capitalist; James Moir, capitalist; Gustav Amsinck, of G. Amsinck & Co.; Anson W. Hard, of Hard & Rand; H. B. Laidlaw, of Laidlaw & Co.; D. O. Mills, capitalist; John L. Riker, of J. L. & D. S. Riker; J. Kennedy Tod, of J. Kennedy Tod & Co.; E. S. Mason, President; John Crosby Brown, of Brown Bros. & Co., and H. C. Swords, president Real Estate Trust Co.

ENORMOUS GOLD PRODUCTION.

Of the ten billion dollars' worth of gold produced in the world since the discovery of America more than one-half has been produced since 1860 and more than one-fourth since 1885. Or, to put it in other words, one-half of the gold product of the last 400 years has been produced within forty years and one-fourth within fifteen years. These facts regarding the gold production of the world are presented by some compilations of the Treasury Bureau of Statistics anent the temporary suspension of gold mining in South Africa and its possible effect upon the gold supply of the world. The compilation presents the facts collated by Dr. Adolph Soetbeer and the Director of the United States Mint, which shows the gold product of the world by decades and years since the discovery of America, and when summarized show that the grand total of gold production from 1493 to and including the estimate for 1899 amounts to $9,833,059,600. A casual examination of the figures of annual production shows so plainly the very rapid increase during the last half of the closing century of the term under consideration as to suggest a detailed examination of the relative proportion of recent production to that of earlier periods. This examination develops the fact that of the $9,833,059,600 gold produced since 1493, $5,341,855,600, or considerably more than one-half, has been produced since 1860, and $2,540,260,400, or more than one-fourth, since 1885.

The following condensed table shows the gold product by centuries and fractions of centuries from 1493 to 1860, and by decades from 1860 to the close of 1899, adopting for the current year an estimate recently made by the Director of the Mint, but deducting from it the temporary loss likely to result from the suspension of production in the Transvaal during the closing quarter of the year. The original estimate of the Director of the Mint for the year 1899 was $350,000,000, and deducting $25,000,000 for the suspension of work in the Transvaal during the closing quarter of the year, would put the 1899 production of $325,000,000. The statement of the world's gold production for the period 1493-1899, therefore, stands as follows:

	Production.	Average Annual Production.
1493-1600	$ 501,640,000	$ 4,644,815
1601-1700	606,315,000	6,063,150
1701-1800	1,262,805,000	12,628,050
1801-1860	2,120,444,000	15,745,260
1861-1870	1,263,015,000	126,301,500
1871-1880	1,150,814,000	115,814,000
1881-1890	1,060,055,600	106,005,560
1891-1899	1,867,971,000	204,773,555
Tot. 1493-1899.	$9,833,059,600	
Tot. 1493-1860.	4,491,204,000	12,204,087
Tot. 1861-1899.	5,341,855,600	136,945,015
Tot. production 1493-1899 ...	$9,833,059,600	

An examination of the above table and the average for each of the periods stated indicates the rapid increase in production during recent years. During the 368 years from 1493 to and including 1860 the average annual product was $12,204,087, and during the period of 1861-1899 the average annual production was $136,945,015, or more than ten times the average of the earlier period. Coming down to still later years, the period 1891-1899 shows an annual average of $204,773,555 per annum, and the single year 1899, by conservative estimates, $325,000,000.

The growth in production is perhaps more clearly shown by the following statement of annual average production during certain periods:

	Annual Average Production.
1493-1860	$ 12,204,087
1861-1890	115,796,150
1891-1899	204,773,555
1899 (estimated)	325,000,000

Regarding the effect of the suspension of gold production in the Transvaal, a statement of the amount of gold produced from the mines of that country and beside it another showing the amount produced in other parts of the world gives an op-

portunity to determine the probable effect. The table shows that the gold production of the entire world outside the Transvaal mines is now double that of the entire world, including the Transvaal mines a decade ago, and exceeds that of the entire world in any year prior to 1897, thus showing the ability of the mines of other parts of the world to furnish more than the average additions to the world's money supply that have been made in the immediate past. The table is as follows:

WORLD'S GOLD PRODUCTION.

	Transvaal.	Other parts of the world.	Tot. World.
1885 ..	$ 29,149	$108,406,451	$108,435,600
1886 ..	168,343	105,995,557	106,163,900
1887 ..	821,590	104,953,310	105,774,900
1888 ..	4,691,988	105,504,912	110,196,900
1889 ..	7,229,264	116,259,936	123,489,200
1890 ..	9,067,802	109,780,898	118,848,700
1891 ..	14,182,903	116,467,097	130,650,000
1892 ..	22,024,194	124,627,306	146,651,500
1893 ..	26,580,415	130,914,385	157,494,800
1894 ..	37,185,687	143,989,913	181,175,600
1895 ..	41,562,341	157,201,259	198,763,600
1896 ..	41,728,531	160,953,769	202,682,300
1897 ..	55,659,861	181,844,939	237,504,800
1898 ..	79,213,953	208,214,647	287,428,600

EXECUTIVE COMMITTEE OF THE CLEARING-HOUSE ASSOCIATION WILL MEET IN CHICAGO ABOUT NOVEMBER 15TH.

This committee was constituted by the following resolution, passed at the meeting of the Association held in Cleveland, September 6, 1899:

"Resolved, That an executive committee, to consist of five members, of which the chairman of this meeting shall be an ex-officio member, shall be appointed by the chairman, which committee shall confer with the various clearing-house associations throughout the United States, for the purpose of securing the adoption of the by-law or amendment recommended by this conference, and the establishment of such rates, rules and regulations as will best promote the interests and legitimate profits of all banks and bankers in the country; and

"Resolved, That when this conference finally adjourns it shall adjourn subject to the call of said Executive Committee."

The Executive Committee is composed of the following named bankers:

Christian Devries, president of National Bank of Baltimore, Baltimore, Md.

George S. Rupell, cashier of Bank of Commerce National Banking Association of Cleveland, Ohio.

F. W. Hayes, president of Preston National Bank of Detroit, Mich.

L. O. Cox, president of Union National Bank, Louisville, Ky.

Gilbert G. Thorne, cashier of Northwestern National Bank of Minneapolis, Minn.

Isaac G. Lombard, president of America National Bank of Chicago.

PULLMAN-WAGNER COMBINE.

The following official statement regarding the Pullman-Wagner consolidation was made:

"It is announced that negotiations have been concluded between the board of directors of the Pullman and Wagner companies, subject to the ratification of their respective stockholders, by which the Pullman company will purchase all the assets and property of the Wagner company, including its contracts with railway companies, paying therefor 200,000 shares of Pullman stock, the capital stock of the Pullman company to be increased accordingly for that purpose.

"It is understood that the board of directors of the Pullman company is to be increased, and that Messrs. William K. Vanderbilt, J. Pierpont Morgan, Frederick W. Vanderbilt and Dr. W. Seward Webb will become members of the Pullman board.

"Steps are to be taken immediately to submit the matter to the stockholders for action and approval, and for that purpose a special meeting of the stockholders of the Pullman company has been called for December 5th next.

"At an adjourned meeting of the board of directors of the Pullman company held to-day a quarterly dividend of $2 per share was declared payable November 15th to stockholders of record November 1st."

The capital stock of the Wagner company is $20,000,000, hence the exchange of shares will be made dollar for dollar. Wagner gross earnings last year were $3,681,214, and net $1,214,683. Eight per cent dividends were formerly paid. It will be seen by the above that Pullman stock has now been put on an 8 per cent basis, which rate it is expected will be maintained after the capital is increased and the Wagner company taken over.

PROSPERITY IN MEXICO.

Mexico is sharing in the prosperity which her proximity to the United States invites. In his recent message President Diaz reviewed the finances of the republic as follows:

"The upward movement of the federal revenue which began some years ago, far from ceasing, was maintained with greater impetus during the last fiscal year, the normal revenue for that period, which was estimated at $51,659,500 when the budget was presented to the chamber, having exceeded $59,000,000, a figure which the annual yield of the public revenue had never before attained.

"The greater part of this increase is due to the greater yield of the import duties and the stamp tax, for the former exceeded the collections of the year 1897-98 by five millions, while the latter exceeded $23,000,000 whereas in the budget they were estimated at only $21,280,000. Pending the presentation to the chamber of deputies, on the day appointed by the Constitution, of the detailed treasury statement for the fiscal year which has just ended, it is a pleasure to me to inform Congress that the amount of revenue collected exceeded the disbursements authorized both by the budget and by subsequent laws, so that after all expenditure had been met, a surplus has remained on hand which will be added to the funds already deposited in the national Bank of Mexico.

"The executive is anxious that those funds should not remain unproductive and has endeavored to obtain from them some profit for the treasury.

"Some time ago the original concession of the bank of Nuevo Leon was amended so as to bring it into harmony with the precepts of the general law on institutions of credit, and where it was not possible to do so without disregard of prior rights such clauses were introduced as were necessary as a guarantee to the public and it was moreover agreed that the establishment in question should not be considered as a 'first bank' for the purposes of the law in question. In consequence a concession was granted towards the close of July for the establishment in the capital of said state of a new bank of issue to be called the 'Banco Mercantil de Monterey,' which will enjoy all the prerogatives which the law grants to 'first banks.'

"In strict accordance with the terms of the law passed by Congress, empowering the executive to convert the national debt payable in gold, arrangements to that end have been concluded by the minister of finance, availing ourselves of the propitious circumstance that the functionary in question was in Europe, under temporary leave of absence. In due time a detailed report as to this operation will be sent to the chambers, but it is possible to point out immediately its principal advantages to the treasury.

"They are a reduction of one per cent in the rate of interest, which is a considerable saving in the annual interest service; the suppression of the deposits and assignments of funds agreed upon as a guarantee in previous loan contracts, which will enable us to control those funds in future and to use them in such manner as may be most profitable to the treasury; the cancellation of the mortgage of the Tehuantepec railway and finally the unification of the gold debt.

"It had been agreed that the conversion should be effected at £23,000,000, carrying 5 per cent interest per annum, the bankers taking thirteen millions firm at ninety-six per cent and the balance as an option at ninety-seven and a quarter, but on account of the favorable manner in which the transaction was received by the public both of Europe and America, as well as the holders of securities of the old loans, the bankers decided to avail themselves of the option immediately. Therefore, the conversion was effected in full for £22,700,000, which was sufficient for the conversion of the three 6 per cent loans and the Tehuantepec railway loan.

"This operation, besides involving an important economy in the service of the foreign debt, proves that the social and economical situation of the country inspires confidence. So much is this so that the bonds of the new loan are already quoted above the price of issue."

REFORMING THE GERMAN COINAGE

The Bundesrath has prepared a bill reforming the imperial coinage. The gold five-mark and silver and nickel twenty-pfennig pieces are to be withdrawn from circulation and the imperial silver coinage, consisting of five, two and one mark pieces, will be increased from ten to fourteen marks per capita by recoining 220,000,000 marks of the old thaler pieces, of which 350,000,000 to 400,000,000 marks are circulating. The thaler equals three marks.

The sale of thaler coinage was once ordered, but the Bundesrath stopped it. The thalers enjoy full legal tender, while the imperial coinage is tender only to twenty marks. The new bill does not order the withdrawal of the remaining 150,000,000 thalers in circulation, but nobody doubts their fate. It is estimated that the recoinage of thalers into lighter coins will yield a gain of 10 per cent, which will be invested in gold.

THE CURRENCY PROBLEM.

Charles G. Dawes, Comptroller of the Currency, in an article in the Forum on "The Present Outlook for Currency Reform," says:

The time which has elapsed between the election of 1896 and the control of the United States Senate by the Republicans enables that party to approach the solution of the currency problem with a greater unanimity of opinion than was possible heretofore. Prior to the year 1893 it had not been generally recognized by our people that our present monetary system had an inherent weakness, the development of which was only dependent upon a commercial panic and deficient governmental revenues. The panic of that year and concurrent revenue deficiency furnished the needed demonstration of the existing defect. The two chief causes of this weakness were as follows: first, the disproportion existing between demand governmental currency liabilities and the gold in the Treasury with which to redeem them; and second, the fact that when these demand liabilities were once redeemed in gold they could be used again in the payment of governmental expenses. This latter fact was responsible for what is known as the "endless chain"; for the public, coming again into the possession of these demand currency liabilities, again called for their redemption in gold.

The plan of the President has commended itself, during the past year, to the best judgment of a constantly increasing number, until there now seems to be an almost unanimous consensus of opinion among the friends of sound money that it will properly be the foundation of the coming legislative reform of the currency. If Congress does nothing more than enact a law declaring the standard to be gold, and providing for its security and safety by this plan of the President, it will have carried into effect one of the greatest financial reforms of our history.

The chief steps in currency reform which the friends of sound money hoped for and expect from the next Congress are: (1) The declaration for the gold standard; and (2) the enactment of this presidential recommendation. The latter, while it does not involve a change in the currency now in circulation, provides for its safety; so that if a panic does occur again, it will not be because of distrust in the Government's currency, nor will it be able materially to injure the credit of that currency.

A UNIQUE BANK CHECK.

One of the Chicago banks has in its possession a remarkable check which it recently cashed for a depositor. The latter, who is a stock raiser, owed a contractor $800 for the construction of some large corn cribs. When the builder demanded his money the stockman felt in his pockets for paper on which to make out a check, and, finding none, he wrote the order on a shingle, using a marking pencil. It was honored, and the president of the bank had it framed as a curiosity.

TO LOS ANGELES AND SOUTHERN CALIFORNIA.

Every Friday night, at 10:35 p. m., a through Tourist Car for Los Angeles and Southern California leaves the Chicago, Milwaukee & St. Paul Railway, Union Passenger Station, Chicago, via Omaha, Colorado Springs and Salt Lake City, for all points in Colorado, Utah, Nevada and California.

In addition to the regular Pullman porter, each car is accompanied by an intelligent, competent and courteous "courier," who will attend to the wants of passengers en route. This is an entirely new feature of tourist car service, and will be appreciated by families or by ladies traveling alone. Particular attention is paid to the care of children, who usually get weary on a long journey.

These tourist cars are sleeping cars supplied with all the accessories necessary to make the journey comfortable and pleasant, and the berth rate (each berth will accommodate two persons) is only $6.00 from Chicago to California. Ask the nearest ticket agent for a tourist car folder, or address Geo. H. Heafford, General Pass. and Ticket Agent, Chicago, Ill.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCOMMODATION CHECK—BONA-FIDE PURCHASERS—ACCEPTANCE IN PAYMENT OF PRE-EXISTING DEBT.

A creditor accepting from his debtor a negotiable check given by a third person, and giving the debtor credit therefor in good faith, becomes a bona-fide holder for value of such check, and may recover thereon against the drawer, although the check was given the debtor as an accommodation.—Rutland Provision Co. vs. Hall, 44 Atl. Rep. (Vt.), 94.

ARREST—CONVERSION—JUDGMENT.

The holder of a check, who loses it, either accidentally or by theft, and after it gets into the hands of a purchaser in good faith who exhibits it to him, takes it and refuses to return it, is guilty of conversion, and, when sued therefor, the purchaser is entitled to have the judgment state that defendant is subject to arrest and imprisonment, as provided by Consol. Act, Sec. 1386.—Schreiber vs. Finan, 59 N. Y. Sup., 594.

BANKS — INSOLVENCY — RECOVERY OF DEPOSIT FROM RECEIVER—PROOF OF FRAUD IN RECEIVING DEPOSIT—KNOWLEDGE OF INSOLVENCY BY OFFICERS.

To authorize the recovery of a general deposit from the receiver of an insolvent bank on the ground that the bank was insolvent and known to be so by its officers, when the deposit was received, and that the fraud authorized a recission of the contract by the depositor, the thing deposited, or its proceeds, must be capable of identification in the hands of the receiver, or it must appear that the funds coming into his hands were increased by that amount.

To constitute fraud on the part of a bank in receiving a deposit when insolvent, which will authorize a recission by the depositor, and a recovery of the deposit from a receiver subsequently appointed for the bank, the officers of the bank must have known or believed that it was insolvent at the time the deposit was received; and such knowledge cannot be presumed, but must be proved. The mere fact that the bank was known by the officers to be in an embarrassed condition is not sufficient to establish fraud. —Quin vs. Earle, 95 Fed Rep., 728.

BANKRUPTCY—ACTS OF BANKRUPTCY—APPLICATION BY CORPORATION FOR VOLUNTARY DISSOLUTION.

Where a corporation, under the provisions of a state statute, files in a state court its voluntary application for dissolution and for the appointment of a receiver to wind up its affairs and distribute its assets, such application is not an assignment for the benefit of its creditors, nor equivalent thereto, and does not constitute an act of bankruptcy by the corporation.

Even if such a proceeding were equivalent to an assignment for the benefit of creditors, as producing similar results, still the provisions of the bankruptcy law, defining acts of bankruptcy, cannot be extended by construction to embrace transactions equivalent to, but not identical with, those denounced as acts of bankruptcy.—In re Empire Metallic Bedstead Co., 95 Fed. Rep., 957.

BANKRUPTCY—DEFENSES TO INVOLUNTARY PETITION—AGREEMENT TO COMPROMISE.

It is not a defense to a petition in involuntary bankruptcy that the petitioning creditors had previously agreed to compromise with the debtor on receiving half the amount of their claims, when it appears that the composition has not been paid, and that half of the debts alleged to be due the petitioning creditors would be a sufficient sum to enable them to maintain the petition.—Simonson vs. Sinsheimer, et al., 95 Fed. Rep., 948.

BANKRUPTCY — EXAMINATION OF BANKRUPT—PRIVILEGE AGAINST SELF-CRIMINATING EVIDENCE.

Where a person against whom indictments are pending in a state court is adjudged bankrupt on an involuntary petition, and brought before the referee in bankruptcy for examination, he cannot be compelled to answer any questions propounded on such examinations, where his answers would tend to criminate him on the trial of the pending indictments.—In re Scott, 95 Fed. Rep., 815.

BANKRUPTCY— LIENS — UNRECORDED MORTGAGE.

Where, by the law of the state, an unrecorded mortgage is good against the mortgagor and against all others except intervening incumbrances or purchasers, a mortgage given by a debtor to one of his creditors, more than four months before the filing of the debtor's voluntary petition in bankruptcy, is a valid lien, as against the trustee in bankruptcy and the general creditors whom he represents, though it was not recorded until the day on which such petition was filed, and though in the meantime the mortgagor remained in possession, with power to sell.—In re Wright, 96 Fed. Rep., 187.

BANKRUPTCY—LIENS — VOLUNTARY AND INVOLUNTARY CASES.

Bankruptcy Act, 1898, Sec. 67, cl. f, providing that "all levies, judgments, attachments, or other liens obtained through legal proceedings against a person who is insolvent, at any time within four months prior to the filing of a petition in bankruptcy against him, shall be deemed null and void in case he is adjudged a bankrupt," applies only to involuntary proceedings against a debtor, not to proceedings on his voluntary petition.—In re O'Connor, 95 Fed. Rep., 943.

BANKRUPTCY—OPPOSITION TO DISCHARGE—KEEPING BOOKS.

The destruction or concealment of books of account by a debtor, with intent to conceal his financial condition, is no ground for refusing to grant him a discharge in bankruptcy, unless committed since the enactment of the bankruptcy law.—In re Shorer, 96 Fed. Rep., 90.

BANKRUPTCY—PARTNERSHIP — DISSOLUTION.

Under Bankruptcy Act, 1898, Sec. 5, providing that a partnership may be adjudged bankrupt "during the continuation of the partnership business, or after its dissolution and before the final settlement thereof," there is no final settlement of a firm's business so long as debts remain unpaid, although the assets of the partnership have been swept away by executions, and it has long since ceased to do business, and has been dissolved by the partners.—In re Levy et al., 95 Fed. Rep., 812.

BANKRUPTCY—PROOF OF DEBTS—CLAIM FOR HIRE OF CONVICT LABOR—PRIORITY OF CLAIMS—DEBT TO COUNTY.

A claim for money due by a bankrupt as the price of convict labor hired by him from a county house of correction, under St. Mass. 1887, c. 447, sec. 11, is provable against his estate in bankruptcy by the county.

A state insolvency law, although its operation upon insolvents is suspended during the existence of the national bankruptcy law, remains a "law of the state," within the meaning of the bankrupt act, Sec. 64b (5), which gives priority of payment out of bankrupts' estates to debts which are entitled to priority under the "laws of the states of the United States"; and consequently, where a law of the state makes a debt due to a county a preferred claim in insolvency, it will be entitled to priority of payment in bankruptcy.—In re Wright et al., 95 Fed. Rep., 807.

BANKRUPTCY—PROOF OF DEBTS—RIGHTS OF BANKRUPT'S SURETY.

Under Bankruptcy Act, 1898, Sec. 57, subd. i, where a creditor has received partial payment of his debt from a surety of the bankrupt, the right to prove the claim, for its entire amount, against the estate in bankruptcy, is in the creditor, in preference to the surety.—In re Heyman, 95 Fed. Rep., 800.

BANKS—VOLUNTARY PAYMENT—LIMITATIONS—NEW PROMISE—ACTION AGAINST ADMINISTRATOR—DEMAND—ATTORNEY'S AUTHORITY.

A payment by a bank to a husband of his deceased wife's deposit under a mistake of law cannot be recovered back.

Where right of action to recover the deposit of a deceased wife, paid by a bank to her husband by reason of erroneous information in regard to the facts, is barred, appearance of the husband's administrator in the action brought by the wife's administrator against the bank, and his taking charge of the defense, though it may be evidence of a new promise by the

husband's estate to reimburse the bank, is not a new promise as matter of law.

Under Pub. St., c. 191, Sec. 1, prohibiting action against an administrator unless the demand has been exhibited to him, and payment demanded, demand by letter held not sufficient.

Employment by an administrator of an attorney to defend for him an action brought against a bank by a third person for a deposit paid by the bank, under mistake of law, to intestate, does not authorize the attorney to act on the demand of the bank for payment of the judgment against the bank, rendered in the action, and such demand is not a demand on the administrator.—Srafford Sav. Bank vs. Church, 44 Atl. Rep. (N. H.), 105.

BILLS AND NOTES—INDORSEMENT BY AGENT—ACTION—COMPLAINT.

It is competent for an agent of a corporation to indorse a note for it by signing its name without adding his own as agent, and to show his authority to do so by extraneous evidence.

Code Civ. Proc., sec. 533, providing that in pleading the performance of a condition precedent in a contract it is not necessary to state the facts constituting performance, but the party may state generally that he duly performed all the conditions on his part, applies to implied contracts; and an averment in a complaint in an action on a note that defendant "duly indorsed it to plaintiff" is a sufficient allegation as to the indorsement.—Youngs vs. Perry, 59 N. Y. Supp., 19.

CHATTEL MORTGAGE—WHAT CONSTITUTES.

An agreement, to constitute a valid verbal chattel mortgage, must contain all the essential elements and features of a written mortgage.

In the agreement proved there is no contract that the property should be held or retained by the creditor until the amount of his claim should be paid. The contract does not amount to a mortgage. It is wanting in the essential agreement that the title to the property or a specific interest should pass to the creditor, subject to a defeasance.—Bank of Highland vs. Evans-Snider-Buell Co., 57 Pac. Rep. (Kan.), 1046.

CHECK—DELAY IN PRESENTMENT FOR PAYMENT—WAIVER.

On April 8, 1893, D. bought cattle of B. and he gave his check in payment on W., a private banker. B., though living within three miles of the bank, retained it, without presenting it at the bank, for about two months, and then transferred it to a third person. On July 3, 1893, W. died insolvent. On July 28, 1893, the check was presented for payment, protested for non-payment, and redeemed by B. When the check was drawn and until W.'s death, D. had sufficient funds in the bank to pay it. But after W.'s death he demanded of and received from W.'s administrators a dividend on the money to his credit in the bank, and tendered the dividend to the payee of the check. The exact amount of such money did not appear, but it was at least equal to the amount of the check. Held, that D. had not by his conduct waived his right to insist that he was discharged from his liability on the check by reason of B.'s laches, and that he was not liable thereon. —Rockwell vs. Dye, 59 N. Y. Sup., 776.

COMPOSITION WITH CREDITORS—CONSTRUCTION OF AGREEMENT.

Where a second indorser on a note makes an assignment for creditors, and thereafter makes a compromise with such creditors, and the holder of the note is also a creditor of the indorser on another account, and, in executing the compromise deed, stated the indebtedness of defendant as of the amount of such other account, and adds the words, regarding the note, "contingent as indorser," and the assignee was discharged thereupon, the holder could not sue on the note, on the contingency happening, to recover the whole amount, unless the indorser was in default in performing the conditions of the agreement between himself and his creditors, as contained in the composition deed.

Where a debtor is liable on an account to a creditor, and also as contingent indorser, and he enters into a composition agreement with his creditors, scheduling the debt and the contingent liability and agreeing to pay a certain per cent on his debts, he is not liable for the whole amount thereof, but only for the per cent agreed upon in the composition agreement.—Bowens vs. Stewart, 59 N. Y. Sup., 721.

CONDITIONAL SALE NOTE—INTEREST — SAME — NEGOTIABILITY — SAME—PAYMENTS MADE IN GOOD FAITH AND WITHOUT NOTICE OF ASSIGNMENT.

Where a note, given under a contract for the conditional sale of a piano, contains an absolute agreement to pay in-

terest, and the closing part of the agreement provides that the note is to draw interest from date if not paid at maturity, interest will be allowed from the date of the contract.

The negotiable instruments law (Laws 1897, c. 612, sec. 23), which provides that within such law an instrument "is payable at a determinable future time which is expressed to be payable on or before a fixed or determinable future time specified therein," and that "an unqualified order or promise to pay is unconditional, within the meaning of this act, though coupled with a statement of the transaction which gives rise to the instrument," is not applicable to a conditional sale note by the terms of which ownership of the thing sold remains in the seller, and the buyer is given the right to acquire it by performing certain conditions precedent; and such instrument is not a negotiable note.

Where the maker of a conditional sale note, which provides that no person shall have the right to receive payments upon it unless it is presented, and the payments indorsed at the time they are made, makes payments in good faith and without notice that the note has been assigned, such payments are binding on the assignee. Third Nat. Bank of Buffalo vs. Spring, 59 N. Y. Sup., 794.

CONTRACT — CONSIDERATION — ASSIGNMENT OF CHOSE IN ACTION.

Part payment of an existing indebtedness which is due is not consideration for a new promise. Accordingly, held that the promise of a creditor to his debtor, which is made at the time of a partial payment by the latter, that he "will take care" of a certain judgment against the latter in favor of a third person, is without consideration, so far as it is dependent upon such payment.

The consideration for a promise may be found in some prejudice either suffered or agreed to be suffered by the promisee, other than such as he is at the time lawfully bound to suffer. Held that the facts stated in the opinion do not show that the promisee either suffered or agreed to suffer any prejudice, and hence the promise which has no other support is therefore without consideration.

A chose in action may be transferred either by parol or by written assignment. Roberts vs. First Nat. Bank of Fargo, 79 N. W. Rep. (N. D.), 993.

CONTRACT—REGULATION OF FOREIGN CORPORATIONS—ACTIONS.

A corporation which had no office or place of business in the state and no part of its capital invested here, whose agent came into the state and secured an order for machinery to be delivered in the state, which was shipped from its place of business in another state, is not doing business within the state, so as to be precluded from suing in the state on such contract under act April 22, 1874 (P. L. 108), prohibiting any foreign corporation from doing business in this state until it shall have established an office and appointed an agent for the transaction of its business. Wolff Dryer Co. vs. Bigler, 43 Atl. Rep. (Pa.), 1092.

CORPORATION — RECEIVER — BILL BY STOCKHOLDERS FOR APPOINTMENT—RIVAL BOARDS OF DIRECTORS.

Where there are two boards of directors, each claiming to be the legally authorized board, and each is attacking the existence of the other in divers proceedings, and neither is so in control as to be able to take the necessary steps to give relief to minority stockholders against mismanagement and misappropriation of funds of the corporation, equity has power to appoint a receiver until there is a recognized board of directors elected, though it be solvent.

Where a bill of minority stockholders asking for the appointment of a receiver for the corporation, on account of mismanagement and misappropriation of funds, avers that there are in existence two boards of directors, each claiming to be the legally elected board, and each attacking the existence of the other, and that the new board, by reason of a judgment of ouster rendered against it is unable to do anything, and the old board refuses to act, the inutility of an application by complainants to the corporation authorities for redress is sufficiently shown to justify them in filing their bill without such application. Jasper Land Co. vs. Wallis, 26 So. Rep. (Ala.), 659.

CORPORATIONS — REORGANIZATION IN DIFFERENT STATES—RIGHTS OF CREDITORS TO FOLLOW PROPERTY—PARTIES.

A corporation organized to succeed a corporation of another state, having substantially the same stockholders and officers, takes the property of the latter subject to its debts; and a judgment estab-

lishing the claim of a creditor against the old corporation is conclusive against its successor, and will sustain a suit in equity by the judgment creditor to reach such property in its hands.

The principal owner and manager of a corporation, who has been instrumental in transferring its property to a new corporation in which he has a similar interest, is a party defendant to a suit in equity by a judgment creditor of the old corporation to reach such property. Clokey vs. International Rubber Clothing and General Supply Co., et al., 59 N. Y. Sup., 878.

CORPORATIONS — MANDAMUS PROCEEDING BY NONRESIDENT STOCKHOLDER AGAINST FOREIGN CORPORATION—RIGHT OF STOCKHOLDER TO INSPECT STOCK.

A court of New York has jurisdiction to entertain a proceeding by a nonresident stockholder in a foreign corporation for a mandamus to require the corporation to permit the relator to inspect such of its books and papers as are within the court's jurisdiction.

A stockholder has the right to inspect the books of the corporation, at a proper time and place, and for a proper purpose.

The right to examine books of corporation may be enforced by mandamus.

On an application by a stockholder for a mandamus to require the corporation to permit him to inspect its books, his motives, unless very reprehensible, will not be closely scrutinized. In re Crosby, 59 N. Y. Sup., 865.

CORPORATIONS—ACTION TO ENFORCE STATUTORY LIABILITY OF STOCKHOLDERS.

The liability of a stockholder in a Kansas corporation to any judgment creditor of the corporation, created by the constitution and statutes of that state, is one arising upon contract; and an action for its enforcement is transitory, and, in the absence of a statute affecting the right, may be maintained in the courts of any state, or in any federal court, having jurisdiction of such matters and of the parties. Western Nat. Bank of New York vs. Reckless, 96 Fed. Rep., 70.

CORPORATIONS — CONTRACT WITH DIRECTOR—VALIDITY.

A contract made by a corporation with one of its directors, by which the latter was employed to settle claims against the company, and was to receive a commission on the bonds of the company used in payment, and whatever discount he could obtain on the claims, where it was made in good faith, and was not improvident, and has been performed, cannot be avoided, and the discounts recovered by a receiver subsequently appointed for the corporation. Ft. Payne Rolling Mill vs. Hill. 54 N. E. Rep. (Mass.), 532.

CORPORATIONS — AUTHORITY OF PRESIDENT — MORTGAGE — RATIFICATION.

A mortgage of corporation property, executed by the president without the knowledge of the directors and ratified by resolution of such directors after the corporation had become insolvent and suspended business, and the mortgagee had notice of such insolvency and suspension, is invalid, as against a receiver in insolvency, under corporation act, sec. 64, which declares void all transfers of property made by a corporation after insolvency or suspension of its ordinary business, where the transferee had notice of the insolvency or suspension. Howell vs. Keen, 43 Atl. Rep. (N. J.), 1070.

ESTOPPED BY DECLARATIONS.

Where there is a dispute between a company and an individual as to which of the two owns a tract of land, and the agent of the company has falsely and fraudulently represented to such other claimant that his company has title to the property, and "back deeds" to the same, and, acting upon this, such other claimant purchases from the company an interest in the land, and receives from the company a deed thereto, which interest he, for value, transfers by deed to an innocent purchaser, who likewise acts upon the representations made by said agent, the agent is afterward estopped from seting up title in his own name against such purchaser. This is true, though such agent may afterward acquire a perfect legal title to the property, not derived from either of the claimants above mentioned. Crosby vs. Meeks, et al., 33 S. E. Rep. (Ga.), 913.

FRAUD—MISREPRESENTATIONS AS TO WRITING.

The misrepresentation to another of the contents of a writing which both have the opportunity and ability to read, and which both sign, where the one does not fraudulently prevent the other from reading it, does not vitiate the writing. Dunham Lumber Co. vs. Holt, 26 S. Rep. (Ala.), 663.

FRAUDULENT CONVEYANCES—CONSIDERATION.

Where two persons have exchanged accommodation notes, which have not been paid, there is a valid consideration for one them, being insolvent, to confess judgment to the other, though they are not due and the liability is contingent.

There being consideration for a judgment confessed by an insolvent it is not fraudulent because obtained with secrecy and haste, or because the creditor influenced the debtor to give him a preference. Curtiss vs. Fox, 43 Atl. Rep. (Pa.), 1093.

GARNISHMENT — SERVICE — PRESIDENT OF BANK.

The president of a chartered bank being its alter ego, and therefore presumptively the official in charge of its affairs, an entry by a proper officer showing personal service on him of a summons of garnishment directed to the bank is prima facie evidence of lawful and sufficient service upon the corporation. Third Nat. Bank of Atlanta vs. McCullough, et al., 33 S. E. Rep. (Ga.), 848.

GARNISHMENT — ANSWER — ADMISSION OF INDEBTEDNESS.

Where, in response to a summons of garnishment issued upon a judgment and served upon a bank, such bank answers that at the time of the service of the summons it had on deposit to the credit of the defendant a specified sum, arising from the collection of a certain draft, indorsed by the payee, and then indorsed and presented by the defendant, such answer is an admission of indebtedness to the defendant. When a claim to the fund thus admitted by the garnishee to be due the defendant has been filed by a third party, who has given bond to dissolve the garnishment, and he fails to traverse the answer of the garnishee, it is not error for the judge to render judgment against the claimant and his security on the bond. Davis, et al., vs. Pringle, et al., 33 S. E. Rep. (Ga.), 815.

GUARANTY—EXTENSION OF TIME—CONSIDERATION — PAROL EVIDENCE—ADMISSIBILITY.

To extend time of an overdue demand note, a guarantor indorsed it, "For value received, I hereby guarantee payment of the within note, and waive demand, notice and protest on the same when due." Held, that the words "when due" qualified the words "demand, notice and protest," and fixed the time when the acts were to be done, and not the time when the guarantor was to pay the note, and hence that the guarantor was not to pay the note at once.

The writing being silent as to the time of extension, and of payment by the guarantor, it should be construed to mean a reasonable time as to both.

The words "for value received" import a consideration, and parol evidence that the writing was given in consideration of the payee forbearing collection and extending time, which would not have been done without it, as it did not tend to contradict, but was entirely consistent with the guaranty, as construed. Citizens' Sav. Bank and Trust Co. vs. Babbitt's Estate, 44 Atl. Rep. (Vt.), 71.

GUARANTY—NOTICE OF ACCEPTANCE—DISCHARGE OF GUARANTOR BY ACCEPTANCE OF SECURITY—AGREED CASE—APPLICATION OF PAYMENTS—LIMITATIONS—LIABILITY OF STOCKHOLDERS WHO ARE ALSO GUARANTORS.

Under Civ. Code, sec. 2795, providing that an absolute guaranty is binding on the guarantor without notice of acceptance, a guaranty stating that the signers "do hereby severally guaranty said credits" is an absolute guaranty, and becomes binding without notice of acceptance.

Civ. Code, sec. 1565, providing that the consent of parties to a contract must be communicated to each other, does not apply to a contract of absolute guaranty for the debt or default of a third person.

While a guarantor is entitled to stand upon the strict terms of his contract, yet, for purposes of construction, the same rules are applicable as to other written instruments.

Where a language in a guaranty is susceptible of two interpretations, the guarantor cannot deny the right of the person to whom it is given to act upon either interpretation.

Defendants guaranteed all credit by a bank given to, and future liabilities of, a corporation up to a certain amount. After the bank had given credit to an amount less than the limit, the corporation gave its note to the bank for the amount, which was not given or accepted in payment of the sums advanced, and was not delivered until after its date, and did not preclude the bank from suing immediately for such sum. Held, that the note did not discharge the liability of the guarantors.

In an action on a guaranty, a statement in the agreed case that "after September 6, 1893, no further credit was asked or given" thereunder, does not mean that no credit was given after that time, but that no credit was given to an amount greater than had been given before that time; the word "further" being equivalent to "additional."

Defendants guaranteed the payment of all advances made by a bank to a certain corporation. After considerable advances had been made, and a note had been given by the corporation to secure their payment, the corporation made frequent deposits, and checked against them. None of these deposits were applied to the payment of the debt. Held, that the bank was under no obligation so to apply them, as defendants' guaranty covered all advances for an indefinite time, and up to an amount which had not been exceeded. Where the stockholders of a corporation enter into a personal guaranty for advances made to the corporation, but do not therein limit their liability to that of stockholders, they will be liable both as stockholders and as guarantors.

Where guarantors are liable both as guarantors of a corporation and as stockholders, while they cannot be held liable for more than the corporate liability in either or both capacities, yet where the judgment against them is less than their liability as stockholders, it is immaterial in what capacity it was recovered.

Where a corporation, having borrowed money, gives a note acknowledging its liability and promising to pay the amounts, it prevents the bar of the statute of limitations and preserves the liability until the maturity of the note.

Civ. Code, sec. 1479, provides that payments shall be applied, first, to interest due at the time of payment, and, second, to principal due at that time. A corporation, having borrowed money at various times from a bank, made payments on the debt. If such payments were applied to the preceding loans, the subsequent ones would be barred by the statute of limitations, but, if applied to subsequent loans, they would be paid, and the preceding ones would be barred. Held, that such payments should be applied to the debts due at the time, and not to ones contracted subsequently.

Defendants had guaranteed payment of loans to be made by a bank to a certain corporation. To support the claim that some of the loans were barred by the statute of limitations, defendants questioned the right of the bank to apply payments to the earlier loans, because they were made in the form of deposits, and checks were drawn on the same day. Held, that this did not show that they were transactions independent of those which defendants had guaranteed. London & S. F. Bank, Limited, vs. Parrott, et al., 58 Pac. Rep. (Cal.), 164.

GUARANTY BY BANK—CONTINUING—NOTICE TO GUARANTOR—APPLICATION OF DEPOSITS TO PAYMENT OF NOTES.

Where one writes to a bank, stating that if another overdraws his account to the amount of $500, to honor his checks and he will be responsible to the bank for that amount, the guaranty is a continuing one, not limited as to time.

Where one makes an agreement of continuing guaranty with a bank to cover overdrafts by a third person, notice to him of the amount of his liability within a reasonable time after the negotiations between the bank and the third person is sufficient to fix his liability.

One learning that a third person was overdrawn at a bank, went to the bank and executed a note, which he signed with his own name and that of such person to cover the overdraft. Later such person deposited considerable sums of money, but drew them out again, and died having overdrawn at the bank. Held, that the bank was under no legal duty to apply the deposits to payment of the note. Bank of Alexandria vs. Turney, 52 S. W. Rep. (Tenn.), 762.

HUSBAND AND WIFE—GIFTS—INTERVENTION OF THIRD PERSONS.

The rule that a married woman cannot acquire property by gift directly from her husband does not prevent the transfer of property by a husband to his wife through a third person, although the latter is a mere conduit for the passing of the title.

Where a wife receives money from her husband, which she delivers to a bank, and as his agent directs the bank to deliver a like amount to her, an acceptanc of the deposit and delivery to the wife of a bank book for the amount in her individual capacity passes a good title to the wife, since she receives it not as a direct gift from her husband, but by contract with the bank. Brown vs. Brown, 54 N. E. Rep. (Mass.), 532.

INSURANCE—DECEIT IN COMPROMISE—RECISION OF COMPROMISE—TENDER OF BENEFITS UNDER COMPROMISE.

In an action against an insurance company for the difference between the face of a policy and a sum accepted under compromise, the complaint alleged that plaintiffs had repudiated the compromise on the ground of fraud, and demanded the balance due. The case was submitted under a charge that, if the jury believed the averments true, they should find for the plaintiff for the difference between the amount received and the face of the policy, with interest. Held, that this was an action based on the policy, not an action in tort for the deceit.

Where an insurance company, by fraudulent representations, effects a compromise with a beneficiary, and pays the agreed sum, the beneficiary cannot rescind the contract and recover on the policy without giving up what he has received under the compromise. Westerfield vs. New York Life Ins. Co., 58 Pac. Rep. (Cal.), 92.

LIENS—IMPROVEMENT OF REALTY PROMISED AS A GIFT—SUBROGATION.

Defendants induced complainant to sign a note as security by promising to secure the note by a mortgage on land which they expected to receive as a gift. Defendants were in possession of the land, and had expended money in improving it. The gift and mortgage were never executed, and complainant paid part of the note. Held, that complainant was entitled to be subrogated to defendants' lien on the land. Mechanics Sav. Bank & Trust Co. vs. Scoggin, 52 S. W. Rep. (Tenn.), 718.

LIEN OF LABORER—PURCHASE-MONEY CHATTEL MORTGAGE—PRIORITY — FORECLOSURE — FORTHCOMING BOND.

Such a lien is superior to the lien of a mortgage older in date than the contract of labor, and given to secure the purchase money on the property against which the laborer's lien is sought to be enforced.

The fact that such a mortgage has been foreclosed, and execution levied, and the property redelivered to the mortgagor upon the execution of a forthcoming bond, does not prevent such a lien from attaching to the property; and this is true though the contract of labor was entered into after the redelivery of the property under the forthcoming bond. Whether or not, in such a case, the sureties on the forthcoming bond would be liable to the plaintiffs in the mortgage foreclosure proceeding as for a failure to redeliver the property to the levying officer, when called for in terms of the law, in the same condition it was in when the bond was given, is a question not made by the present record. Georgia Loan, Savings & Banking Co. vs. Dunlop, et al, 33 S. E. Rep., 882.

LIMITATION OF ACTIONS—RENEWAL OF DEBT—MUTUAL ACCOUNTS—CONSTITUTIONAL LAW.

A bank loaned a street railway company large sums of money at various times, the loans being made in the form of overdrafts, the account being carried in the name of the treasurer of the company. Consequently the company gave the bank its note covering all indebtedness. Held, that the note was merely a continuance of the existing indebtedness, and limitation began to run from the time the money was borrowed.

Where a depositor borrows money from a bank by means of overdrafts, the transaction is not a mutual account, and the statute of limitations runs from the date of each loan, notwithstanding the transaction opens with a credit to the depositor.

Code Civ. Proc., sec. 359, providing that actions against stockholders of a corporation for corporate debts must be brought within three years, is not in conflict with Const. art. 12, sec. 3, which provides that each stockholder shall be liable for such proportion of the debts and liabilities as are contracted while he is a stockholder.

Code Civ. Proc., sec. 359, limiting the time within which an action may be brought against stockholders, is not in conflict with Civ. Code, sec. 309, which provides that there shall be no limitation of action against the directors of a corporation for liabilities incurred under that section, or with Code Civ. Proc., sec. 348, providing for actions without limitations against persons with whom money has been deposited.

Where overdrafts by defendant have become barred by limitations, the failure of the court to find accurately the separate amounts of such overdrafts does not affect the result, as it does not change the nature of the account. Santa Rosa Nat. Bank vs. Barnett, 58 Pac. Rep. (Cal.), 85.

MORTGAGE—FORECLOSURE SALE—COMPENSATION OF REFEREE.

Under Code, sec. 3297, providing that, where property on mortgage foreclosure sells for $10,000 or upward, "the referee may receive such additional compensation as to the court may seem proper," the referee is not entitled to such compensation for every sale amounting to $10,000 or over, but only for those wherein the fixed compensation seems to the court inadequate because of the unusual amount of labor required. Dime Sav. Bank of Brooklyn vs. Pettit, et al., 59 N. Y. Sup., 794.

MORTGAGES—ASSIGNMENT OF DEBT.

Defendants executed eight notes to complainant's assignor, and later, on being informed that these notes had been lost, executed another note for the aggregate amount in their place, securing it by a mortgage. Complainant's assignor transferred the substituted note. Subsequently the original notes were found, but were returned by the assignor. Held, that the transfer of mortgage and substituted note operated as an assignment of the debt, and complainant is entitled to collect it by foreclosure of the mortgage. Ford vs. McDowell, 52 S. W. Rep. (Tenn.), 694.

MORTGAGES—FORECLOSURE AFTER DEATH OF MORTGAGOR—PROVING CLAIM—COLORADO STATUTE—INVALID FORECLOSURE—ACTION BY MORTGAGOR FOR POSSESSION.

Sess. Laws 1889, p. 474, provides that "creditors of any estate whose debts or claims are secured by mortgage or deed of trust on real estate, or by chattel mortgage or other security on personal property, shall not be allowed to foreclose such mortgage, deed of trust, chattel mortgage or other security, within one year from the death of the testator or intestate, unless by the permission of the county court having charge of the estate, and in no event until their debts or claims have been first proved and allowed by such court." Held, that a sale of real estate, under a power contained in a mortgage, after the death of the mortgagor, and without the debt having been proved and allowed against his estate, though such sale be regarded as conveying the legal title, does not give the grantee the right of possession of the property, in view of Code, sec. 261, which provides that "a mortgage of real property shall not be deemed a conveyance, whatever its terms, so as to enable the owner of the mortgage to recover possession of the real property without foreclosure and sale."

Under the Colorado statutes, which provide that a mortgage of real property shall give no right of possession to the mortagee until after foreclosure and sale, possession taken by a purchaser at an invalid foreclosure sale is wrongful; and the mortgagor or his successor in interest may treat it as such, and maintain an action to recover the possession without rendering redemption. Lewis vs. Hamilton, et al., 58 Pac. Rep. (Colo.), 140.

MORTGAGES—RIGHTS OF ASSIGNEE—FAILURE TO RECORD ASSIGNMENT—UNAUTHORIZED DISCHARGE—SUBSEQUENT PURCHASER—NOTICE.

The assignee of a mortgage who fails to have the transfer entered on the records takes the risk of a wrongful discharge of record by the mortgagee as against one acquiring title in reliance on the record, and without notice of the assignment, but not as against a purchaser with notice.

When a purchaser of real estate is chargeable by the record with notice that a mortgage thereon which has been discharged of record by the mortgagee had, prior to such discharge, been transferred, mere lapse of time will not avoid the effect of such notice.

Defendant purchased a mortgage on real estate, and afterward obtained a deed from the mortgagors. The mortgage, which was recorded, contained a recital that the land was subject to a prior mortgage, which was then owned by a person named, who was not the mortagee. At the time of defendant's purchase such prior mortgage had been discharged of record by the mortgagee. Held, that defendant was chargeable with notice that such discharge was without authority, and taken subject to the prior mortgage, which had in fact not been satisfied. Passumpsic Sav. Bank vs. Buck, et al., 44 Atl. Rep. (N. H.), 93.

MUNICIPAL BONDS—RESPONSIBILITY—INCOMPLETE INSTRUMENTS—BONA FIDE HOLDERS—NOTICE OF THEFT.

Municipal bonds do not lose their negotiable character simply because they are sealed instruments.

A statutory requirement that a certain issue of municipal bonds should be registered in the city clerk's office, in a book

kept for that purpose, does not of itself make the bonds non-negotiable.

The leaving a blank for the name of a payee in a bond delivered for use is equivalent to making the bond payable to bearer, until the authority to fill up is exercised by a bona fide holder, whether immediate or remote.

The fact that negotiable bonds were stolen only throws on the holder the duty to show the circumstances under which it obtained them, and that such circumstances constituted it a bona fide holder.

A bank which takes municipal bonds as collateral for a loan is not bound to take notice of an advertisement of the theft of such bonds published in newspapers eighteen years before. Manhattan Sav. Inst. vs. New York Nat. Exch. Bank, 59 N. Y. Sup., 51.

NATIONAL BANKS—RIGHT TO SUE RECEIVER.

The receiver of a national bank may be sued in a federal court in relation to a contract made by him on behalf of the estate in the course of his administration. Gilbert, et al., vs. McNulta, 96 Fed. Rep. 83.

NOTES—COLLATERAL SECURITY—TENDER—BURDEN OF PROOF.

Where defendant in an action on promissory notes sets up a counterclaim alleging a tender of payment by himself, and a refusal by plaintiff to deliver up certain bonds deposited as collateral security, the burden of proof is on defendant to show that the collateral was given to secure the notes only, or, if given to secure some other obligation, that such obligation was dicharged before the tender.

In an action on promissory notes, defendant sets up as a counterclaim a tender by himself, and a refusal by plaintiff to deliver up certain bonds deposited as collateral security. Plaintiff claimed the right to hold the collateral security under a contract whereby defendant agreed, among other things, not to forclose a mortgage held by him against plaintiff, and which recited that this collateral was deposited to secure the performance of the contract. There was no evidence of any waiver of this contract or any breach on the plaintiff's part. Held, that the plaintiff had established his right to retain the collateral security. Stokes vs. Stokes, 59 N. Y. Sup., 801.

NOTES — DATE — AUTHORITY OF HOLDER TO INSERT—PAROL EVIDENCE — INTEREST — BONA FIDE PURCHASER.

The date of a note, though not necessary to its validity, is necessary to its free and unobstructed circulation as negotiable paper.

The execution of a note with the date line in blank gives implied legal authority to any holder to insert in such blank the true date of its execution.

Evidence of what was said between the parties at the time of the execution of a note is incompetent to contradict or modify its terms.

Where a note made in October, 1896, read, "One year after January 1, 1898, after date, for value received, we jointly and severally promise to pay," and provides for interest from date thereof, the words "one year after January 1, 1898," indicate the date when payment is to be made, and not the date of the note; and interest is due from date of execution, in October.

Where plaintiff at the time of purchasing the notes in question knew that they were given for the price of a horse, and that it was a joint-stock arrangement, but had no knowledge that the notes contained no date at the time they were executed or that they had been subsequently dated, and had no knowledge of any fraud connected with the sale of the horse or the taking of the notes, he is a bona fide purchaser. First State Sav. Bank of Breckenridge vs. Webster, et al., 79 N. W. Rep. (Mich.), 1068.

FOR FREE DISTRIBUTION.

The Cotton Belt Route has had published a series of attractive pamphlets, beautifully illustrated, which set forth in a clear and concise manner the wonderful resources of the States of Arkansas, Louisiana, and Texas, commonly known as "The Great Southwest."

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BANK NOTES.

Maynard, Ark., is promised a new bank.

A new bank is being projected for Crossville, Tenn.

A new bank has been opened at Parker, Wilson county, Kan.

The Hancock County Bank has been opened at Bay St. Louis, Miss.

The Commercial Savings Bank of Oelwein, Ia., has opened for business.

The Hammond-Forsyth Banking Company has begun business at Corinne, Utah.

All arrangements for opening a new bank at Fulton, Mo., have been completed.

C. Campbell of Stockdale, Texas, has determined to open a bank at Moulton, Texas.

W. B. McGregor is the prime mover in the establishment of a bank at St. Marys, W. Va.

A new Indiana bank examiner, James M. McIntosh, of Connersville, has been appointed.

A new bank will be opened soon at Cynthiana, Ind., by Messrs. Z. T. and Frank Emmerson.

An application for the establishment of a national bank at Mineral Wells, Texas, has been approved.

The Lathrop Bank of Lathrop, Mo., has been chartered, with $25,000 capital, by A. B. Jones and others.

Miami, I. T., is to have a new national bank, to be known as the First National. The capital is $50,000.

E. B. Mix of Aurora, Ill., succeeds the late E. A. Bradley as a director of the First National Bank.

The Bank of Powersville, Mo., has filed a statement of increase of capital stock from $15,000 to $20,000.

A charter has been granted to the Commercial Bank of Chester, S. C., with a capital stock of $50,000.

The Citizens' Bank has been organized at Green City, Mo., with $15,000 capital stock, by John Sibley and others.

The East Prairie Bank of East Prairie, Mo., has been incorporated, with $10,000 capital, by J. A. Bird and others.

A block of 150 shares of stock of the Illinois Trust and Savings Bank of Chicago recently sold at $550 a share.

The First National Bank of Penn Yan, N. Y., has been closed. The troubles grew out of an accumulation of real estate.

The total number of National banks on September 7th was 3,595. At the nearest even date a year ago the number was 3,585.

Charles Davis, president Second National Bank, Cincinnati, Ohio, died Sunday, October 15th, at the age of ninety years.

Hon. W. E. Lee has purchased the bank of Browerville, Minn., of H. J. Haskamp. His son Harry Lee has been installed as cashier.

A bank has been organized to do business at Sylvania, Lucas county, Ohio, and begins operations with W. B. Harris as cashier.

The First State Bank of Spring Valley, Minn., has been organized to succeed the Bank of Spring Valley. Strong, Farmer & Edwards.

Application for authority to organize the First National Bank of Bayonne City, N. J., with a capital of $100,000, has been approved.

The directors of the Farmers' Bank of Polo, Mo., have voted to increase the capital stock of that institution from $10,600 to $20,000.

The First National Bank of Mason City, Iowa, will start a new bank at the new town of Hanlonton with F. H. Worden as cashier.

The Kaw Valley State Bank has been organized at Eudora, Kan., with a capital of $5,000. The president is Charles Lothholz.

Geo. Theis, Jr., of Ashland, Kan., has sold his bank there to C. Q. Chandler of Medicine Lodge, and J. W. Berryman, of Elk City.

Hoffman Coleman is the prime mover in the establishment of a bank at Newkirk, Okla., to be known as the Farmers' State Bank.

C. B. Kohlhousen is president, Fred Born vice-president, W. S. Clark cashier and R. H. Carter assistant cashier of the newly organized Citizens' Bank of Raton, N. M.

Major Thomas S. Chambers, recently of the Fourth New Jersey Volunteers, was

appointed an examiner of banks by Bank Commissioner Bettle.

The Hawkins County Bank at Rogersville, Tenn., opens for business with George A. Smith, president, and W. K. Armstrong, cashier.

By an error the item of surplus and undivided profits of the National Bank of Franklin, Tenn., is made to appear as $6,536 instead of $36,536.

Andrew Jacobson will open a bank at Lowry, Minn. Mr. Jacobson is president of the First State Bank of Fosston, and also of a bank at Sauk Rapids.

The Citizens' Savings Bank, recently organized at Durham, N. C., has opened for business, with Julian S. Carr president and W. H. Oakley as cashier.

Everett Downs, late paying teller of the Second National Bank, Atlantic City, has organized a trust and safe deposit company, with a capital of $100,000.

The recent action of the Chicago banks in advancing the interest rate on out-of-town balances ½ per cent is taken as a suggestion of business prosperity.

The Comptroller of the Currency has declared a 1 per cent dividend in favor of the creditors of the insolvent First National Bank of Wilmington, N. C.

The Norman State Bank will take out a national bank charter and commence business as the First National Bank of Norman, Okla., about January 1st.

The Central State Bank of Kingfisher, Okla. Ty., has been chartered. Its capital is $15,000. The chief incorporators are ex-Gov. A. J. Seay and T. G. Condit.

A share of the National City Bank sold at auction in New York recently for $2,-025. The bank is the largest in America, with deposits of over $100,000,000.

W. T. Odlin will open a bank under the style of W. T. Odlin & Co., at Anacortes, Wash. He has been for the past seven years cashier of C. E. Bingham & Co.

The business of the Bank of Bangor, Mich., has been sold by C. B. Charles to the West Michigan Savings Bank. Mr. Charles takes the position of cashier.

Mr. William F. Havemeyer, vice-president of the National Bank of North America, has been elected a director in the Corn Exchange Bank of New York.

M. M. Martin & Co. have purchased the interests of Col. VanDeusen, J. B. W. and George W. Amsden in the banking firm of M. M. Martin & Co. of Litchfield, Ill.

Loftin Love has resigned as cashier of the Corn Exchange Bank of New York. He has been in the service of the bank for thirty-three years, entering it as a junior clerk.

The First National Bank of Dundee, Ill., has been organized with $100,000 capital stock, and F. E. Hall, Fred Browning, A. Miller, M. Quackenbush and A. Chapman as incorporators.

Application has been made to the Comptroller of the Currency for authority to establish a national bank at Lansford, Pa., with a capital of $50,000, which was approved.

The Winder Banking Co., recently organized at Winder, Ga., with $25,000 capital, has elected R. M. Ward as president and L. F. Sell and A. M. Camp as vice-presidents.

A new bank is to be started in Washington C. H., Ohio. The bank is to be a joint stock company. Hon. A. R. Creamer is to be president and William Worthington cashier.

A new trust company, to be known as the Trust Company of New York, is being organized by Edmund C. Lockwood, with a capital of $1,000,000 and a surplus of $1,000,000.

Frank W. Lyle has been elected president of the City Bank of Dowagiac, Mich. The bank was founded by his father in 1865, and the presidency has been in the family ever since.

A new bank is to be opened at New Whatcom, Wash., under the title of the Scandinavian-American Bank. The capital stock will be $25,000. Frank Oleson is at the head of the movement.

Charles S. Treadway, for many years cashier of the Bristol National Bank of Bristol, Conn., has been elected president of the bank to fill the vacancy caused by the death of John H. Sessions.

Bellingham Bay, Wash., is to have a new bank. A Seattle paper suggests that as the run of salmon has brought prosperity to that section it might be appropriately named the "Fisherman's Bank."

The Farmers' State Bank of Newkirk, Mo., has been chartered. The directors are: W. S. Brown, J. C. Columbia, A. A. Sclosson, J. H. Coleman and J. B. Hart, of Newkirk. The capital stock is $10,000.

Group 2 of the Michigan Bankers' Association elected the following officers: Chairman, F. M. Davis, Grand Rapids; vice-chairman, George A. Abbott, Mus-

kegon; secretary, Marsh H. Sorrick, Grand Rapids; treasurer, M. C. Griswold, Lowell.

The old banking firm of C. Ferguson & Son, Almont, Mich., has gone out of business on account of the death of the senior partner and the bank will be continued by C. R. Ferguson alone, in his own name.

The Secretary of State of Texas has granted the Middlesex Banking Company of Connecticut a permit to do business in Texas. Its capital stock is $1,000,000 and its principal office in Texas is located at Dallas.

Negotiations have been pending for some time between the directors of the Hayden National Bank and those of the Clinton National Bank for the consolidation of these two financial institutions of Columbus, O.

The Comptroller of the Treasury has authorized the organization of a new bank in Potsdam, N. Y., to be known as the Citizens' National Bank. The capital will be $50,000 to start with, but will doubtless be increased later.

The new Cedar County State Bank of Tipton, Iowa, opened for business Monday morning. The new bank has purchased all of the old bank's paper, amounting to $208,000, and every dollar of which is considered as good.

The directors and stockholders of the Hartford Bank of Hartford, Kas., have decided to close the bank. Depositors are to be paid in full on demand, and the business of the institution will be settled up as rapidly as possible.

The Comptroller of the Currency has appointed A. B. Darragh of St. Louis, Mich., receiver of the Citizens' National Bank of Niles, Mich. The bank has been in the hands of Joseph W. Selden, national bank examiner, as temporary receiver.

The Euclid Avenue Savings Bank of Cleveland has purchased a business block in Painesville, Ohio, and will establish a Lake county branch within a short time. W. C. Tisdel, for many years county auditor, has been secured as local manager.

Senator Delos W. Baxter, M. D. Hathaway and James C. Fesler have received a permit from the auditor of public accounts to organize the "People's Loan and Trust Company," to be located at Rochelle, Ill. The capital stock is placed at $50,000.

An effort is being made to organize a new state banking institution in Duquesne, Pa., and it is expected that it will be in operation by next February. It will have a capital stock of $50,000 and will be known as the Monongahela Valley Bank of Duquesne.

At auction sale for division of an estate four shares of stock of the Merchants and Planters' National Bank of Montgomery, Ala., sold at 2 for 1, bringing $200 a share. This is said to be the highest price ever brought by any bank stock in Montgomery.

Articles of incorporation of the Citizens' State Bank of Hennessy, Okla., have been filed with Secretary Jenkins. The directors are: G. H. Black, John Smith, G. W. Bear, C. P. Rhodes, M. W. Chamness and W. W. Parks, all of Hennessy. The capital stock is $12,000.

The Ohio Bankers' Association elected J. J. Sullivan president, J. C. Reeves vice-president, S. B. Rankin secretary and H. E. Herbig treasurer. The executive council includes E. H. Bourne of Cleveland, J. C. Heinking of Gallipolis and John Maylone of Newark.

The Philadelphia Clearing House association is considering the advisability of combining the "individual" and "bank" deposits in the weekly statement to make a more favorable showing for the city and to bring the statements into line with those of other cities.

The Statement of the Paterson National Bank of Paterson, N. J., of September 7th shows an increase in deposits since June 30th of $60,000. Total resources are $2,415,000. The capital is $200,000; the surplus $100,000, and the item of undivided profits $66,769.

The Industrial Savings Bank of Minneapolis was formally organized in Minneapolis by Adam Hannah, Jas. D. Shearer, James Gray, John McCullough, Samuel Lewison, James Gray was elected president, John McCullough vice-president, Adam Hannah treasurer, James Shearer auditor.

The Bank of New Amsterdam, Broadway and Thirty-ninth street, New York, will open an annex at Third avenue and Forty-seventh street as soon as alterations upon the building at that place are completed and the necessary formalities can be complied with.

The First National Bank of Buchanan, Va., becomes a state bank. The reasons assigned for this change are that $50,000 is the minimum capital of a national

bank, and that a state bank is better adapted to an agricultural community. The officers are the same.

C. W. Thomasson of McLean county, will be president of the new bank of Livermore, and A. B. Riley of Hartford will be cashier. The capital stock is $15,000. The bank will be known as the Bank of Livermore and will be incorporated under the laws of Kentucky.

The Treasury Department is now sending out to banks a large number of Columbian half dollars to use for small change. At present the country seems to need a flood of silver for ordinary business transactions. There is great demand for it in all parts of the country.

Reports to Bank Commissioner Briedenthal from the state and private banks show deposits of $26,000,000, an increase of $4,000,000 over last year and $12,000,000 over 1897. The deposits in national banks will swell the total of Kansas deposits to more than $55,000,000.

After December 1st, and possibly before, the Bank of Arthur, Ill., will be reorganized and chartered as the First National Bank of Arthur. The application has been approved by the Comptroller of the Currency and the necessary papers are now being filled out and forwarded.

The State Bank of Parsons, Kan., has been chartered by the Secretary of State, with O. H. Stewart, F. H. Foster, W. L. Bartlett, A. H. Ellis, George Haynes and P. S. White of Parsons, and T. D. Lewis of Rochester, N. Y., as stockholders. The capital stock of the new bank is $25,000.

The Auditor of Public Accounts has issued a permit for the organization of the State Bank of Maywood, at Maywood, Cook county, Ill., with a capital stock of $25,000. The incorporators are: James Munton, W. P. Ballard, John Soffel, Charles W. Stines and Harrison P. Nichols.

The Decatur County Bank has been organized at Decaturville, Tenn. The incorporators are J. A. England, E. J. Timberlake, John E. McCall, H. E. Graper and R. Smith. P. W. Miller was elected president, J. A. England vice-president and R. Smith cashier. The capital stock is $25,000.

William Madgett, who for the last ten years has been an employe in the First National Bank of Hastings, Neb., will open a new bank at Holstein, starting with a capital of $10,000.

The Fidelity Trust Company of Kansas City deposited with Ed. T. Orear, superintendent of the Insurance Department, $208,000 approved securities, and a certificate of authority was issued authorizing it to do a surety business and to act as guardian, curator and administrator of estates.

Some time this month the first banking house for women in Western Pennsylvania will be thrown open. The location selected for the new institution is in the basement of the First National Bank building in Pittsburg, and it will be conducted by the officers of that bank, of which it is a branch.

Following the recent sale of 7,000 shares of First National Bank stock sold by Samuel M. Nickerson, comes the announcement that Samuel W. Allerton has disposed of a block of 500 shares of his holdings in that institution. The purchasers are the same people who took the Nickerson stock in the Chicago bank.

The South Bend Banking Co., capital $10,000, is being organized to succeed Maxwell, Smith & Co., at South Bend, Wash., by J. C. Helm, S. H. Eichner, W. P. Marion, George T. Bale, A. A. Werley, Charles Werley and George Foster. They are all among the best known business men in the county. S. H. Eichner will be cashier.

An application for a charter for a new banking institution at Dubois, Pa., will be made by Adrian Iselin, Jr., of New York, A. E. Patton of Curwensville, L. W. Robinson of Rochester, N. Y., and J. B. Henderson of Brookville. The corporation will be known as the Union Trust Company of Dubois, Pa., and will transact a general banking and trust business.

The Illinois Bankers' Association elected the following officers: President, H. H. Harris, cashier First National Bank, Champaign, Ill.; vice-president, Phil Mitchell, Mitchell & Lynde, Rock Island, Ill.; treasurer, A. B. Hoblit, cashier State National Bank, Bloomington, Ill.; secretary, Frank P. Judson, assistant cashier Banker's National Bank, Chicago.

The directors of the new State Bank of Ogden, Iowa, have held their first meeting. The following are the directors: Orson Clark, W. O. Whitehead, R. F. Jordan, S. T. Steelsmith, E. E. Hughes, J. H. Herman. The following officers were elected: President, Arthur Clark; vice-president, S. L. Moore; cashier, E. M. An-

drews; assistant cashier, A. Blanche Clark.

Articles of corporation have been filed with Secretary Jenkins for the Citizens' State Bank of Whiterock, Okla. The incorporators are: Geo. D. Carter, Medford, Okla.; H. E. Derby, Wichita, Kan.; A. H. Garnett, T. P. Higdon and Ella Renfrow of Whiterock. The capital stock is $5,000, of fifty shares at $100 each. The term for which the corporation is to exist is fifty years.

T. B. Wallace, receiver for the Missouri National Bank of Kansas City, has secured an order in the Circuit Court to sell all of the assets of the defunct bank and close up the business by the end of the year. Mr. Wallace will begin at once the sale of the property. He has paid 62 per cent in dividends already, and will pay 38 more before the year is out.

A new savings bank has been organized in Fort Dodge, Ia., with a capital of $25,000. The stockholders and directors of the new bank are stockholders of the other banks and are among the wealthiest men in the city. The officers of the new institution are: E. G. Larson, president; J. C. Cheney, vice-president, and C. D. Case, formerly of the First National Bank at Rockwell City, cashier.

A charter has been applied for for the Monongahela Valley Bank, at Duquesne, Pa., privileging it to lend money on mortgages, notes under seal, bonds and other special paper. The incorporators are H. L. Greer, Greensburg; J. C. Greer, Claridge; W. S. Greer, Horatio; J. R. McQuaide, Duquesne; Rev. J. C. Kistler, Buena Vista, and W. P. Potter, Pittsburg. The capital stock is $50,000.

Articles of incorporation of the Luxora Banking Company of Luxora, Ark., were filed with the secretary of state. The capital stock is $15,000. The officers are: John B. Driver, president; Frank Wolverton, vice-president; John A. Boen, secretary; J. M. Londrum, cashier; John B. Driver, W. B. Calhoun, J. F. Morrow, Frank L. Wolverton, John A. Boen, J. J. Richards and H. P. Liston.

The First National Bank of Newcomerstown, Ohio, capital $50,000, has been organized, with A. M. Beers president and C. E. Boden cashier. The directors are: A. M. Beers, R. W. Daugherty, Lloyd Murphy, Newcomerstown; W. E. Boden, S. M. Burgess, Cambridge; George V. Brown, St. Clairsville; W. M. Kinney, Belmont. The bank will erect a new building and be in operation by February 1, 1900.

The Comptroller of the Currency has declared a final dividend of 10 per cent in favor of the creditors of the Bankers' and Merchants' National Bank of Dallas, Texas, making in all 60 per cent on claims proved, amounting to $99,367.39. Also a final dividend, 35 per cent, in favor of the creditors of the First National Bank of Eddy, N. M., making in all 100 per cent on claims proved, amounting to $51,215.53.

The Ohio Bankers' Association refused to approve its committee's proposed bill for revising the state banking laws and defeated a proposition for the establishment of a state clearing-house. Resolutions were adopted congratulating the bankers on the country's prosperity, asking Congress for a reduction of war taxes, reaffirming the faith of the bankers in sound money, and asking for the repeal of the national bankruptcy act.

The Lamberton Savings Bank of Franklin, Pa., which was established in 1860, has been reorganized as the Lamberton National Bank. The capital of the bank, reorganized as a national bank, is $100,000, with Hon. C. W. Gilfillan as president; Harry Lamberton, vice-president, and W. L. Gilfillan, cashier. The board of directors is composed of C. W. Gilfillan, Harry Lamberton, R. G. Lamberton, L. T. Lamberton and W. L. Gilfillan.

The following resolution was adopted by Group 6 of the New York Bankers' Association in session at Larchmont: "Resolved, That we ask Congress to enact laws establishing the gold dollar as the standard and measure of value, and providing that bonds and notes of the United States and all paper money, including National Bank notes, when once redeemed in gold shall not be reissued, except upon deposit of an equivalent amount of gold coin."

An interesting question of law is involved in a suit recently entered against the Liberty National Bank of Philadelphia. The plaintiff seeks to recover $1,000 damages from the bank for the refusal to cash his check for $1,000. He avers that he had sufficient money on deposit in the bank to cover the amount called for by the check. He says his credit has been to some extent impaired by the refusal of the bank to pay the check.

The Chicago National Bank will remove from the corner of Monroe and

Dearborn street to a location on Monroe street just east of La Salle. It will remove to its own building to be erected for its exclusive occupancy. The change will bring it right into the heart of the best banking district in Chicago. It is intimated that the Merchants' National Bank is contemplating a removal to a location immediately adjoining that secured by the Chicago National.

At the meeting of the stockholders of the Colman State Bank at Colman, S. D., a permanent organization of the bank was effected by the election of the following board of five directors: M. R. Kenefick, Dr. W. M. Housman and Henry Robertson of Dell Rapids, E. R. Kenefick of Colman and John Kenefick of Sacramento, Cal. The directors present organized and elected the following officers of the bank: President, M. R. Kenefick; vice president, Dr. W. M. Housman; cashier, E. R. Kenefick. The bank begins business with a paid up capital of $10,000.

The abstract of the condition of the national banks of Texas, exclusive of Houston, as reported to the Comptroller of the Currency at the close of business on September 7th, shows the average reserve held at 28.63 per cent, against 34.98 per cent on June 30th; loans and discounts increased from $42,576,652 to $46,024,782; stocks and securities decreased from $1,620,838 to $1,543,818; gold coin from $2,110,293 to $1,864,491; total specie from $3,639,202 to $3,399,988; lawful money reserve from $5,818,338 to $5,607,715; individual deposits from $40,959,342 to $40,672,782.

The report of State Treasurer Speer of Georgia shows a remarkable increase not only in the number of state banks in Georgia, but in the business they have done in the last year. By a comparison with the statement of 1898, it is seen that the volume of business has increased $4,565,376.12, the showing being the best ever made by the state banks. Last year there were 119 state banks in Georgia, while this year there are 139, showing an increase of twenty banks during that time. The total resources of all the state banks aggregate $37,577,933.70. The figures also show a cash on hand at the present time of $2,841,083.75.

A scheme is being investigated among the bankers of Kansas City whereby it is proposed to unite all the banks in Kansas City's banking territory under one general clearing-house arrangement. This means that if the system is adopted all the country checks that are now interchanged among the country banks and those that are sent to Kansas City to be returned for collection will pass through the Kansas City clearing house. If this system is adopted, and there is a strong probability that it will be, the state of Kansas will be put under the new management first and the other states and districts of this territory added gradually.

The monthly statement of the Comptroller of the Currency shows that the total circulation of national bank notes Sept. 30, 1899, was $243,290,128, an increase for the year of $7,933,178 and an increase for the month of $1,218,336. The circulation based on United States bonds was $207,314,173, an increase for the year of $2,258,110 and an increase for the month of $1,140,824. The circulation secured by lawful money amounted to $35,975,955, an increase for the year of $5,675,068 and an increase for the month of $77,512. The amount of United States registered bonds on deposit to secure circulating notes was $231,515,510 and to secure public deposits $70,364,940.

The creditors of the defunct New Albany Banking Company of New Albany, Ind., will soon receive another dividend of 6 per cent and it is probable this will be the last they will receive unless there should happen to be another small one of two or three per cent before Assignee Stotsenburg's final report is made. David F. Bowman now owns all the assets of the defunct concern, including nearly 140,000 acres of land in Cumberland county, Tenn., several houses and lots in New Albany, and a number of judgments, one of which is against Dr. W. F. Breyfogle for $175,000, which were sold to Mr. Bowman for $6,122.55, with interest of $183.67 to date, making a total of $6,306.22.

The stockholders of the Bank of Pittsburg, Pa., the oldest banking institution in the city, have sanctioned a conversion of the institution from a state to a national bank. There were 21,000 shares of stock out of a total of 24,000 voted. The action of the stockholders empowers the directors of the bank to proceed and change the institution to a national bank. It is to be known as the Bank of Pittsburg, National Associaion. The retention of the old name was the one condition

insisted upon when the change was considered. The bank was organized in 1810 and chartered in 1814. Reuben Miller is president.

The following officers were elected by the Pennsylvania State Bankers' Association in convention at Scranton: President, S. R. Shumaker, cashier First National Bank of Huntingdon; vice-president, J. H. Willock, president of the Second National Bank of Pittsburg; treasurer, A. J. Hazletine, president of the Warren Savings Bank of Warren. The following delegates were elected to represent the Pennsylvania Bankers' Association at the convention of the American Bankers' Association; Group No. 1, J. B. Harper; Group No. 2, Mr. Seeds; Group No. 3, R. F. Wright; Group No. 4, A. P. Pearly; Group No. 5, Mr. Gorgess; Group No. 6, R. J. Mattern; Group No. 7, Mr. Haid; Group No. 8, Mr. Ramsey.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: A first dividend of 5 per cent on the First National Bank of Asheville, N. C., on claims proved amounting to $142,755; a second dividend of 10 per cent on the Columbia National Bank of Tacoma, Wash.; a third dividend of 5 per cent on the German National Bank of Denver, Colo., making in all 20 per cent on claims proved, amounting to $835,224; a third dividend of 20 per cent on the First National Bank of Flushing, Ohio; a final dividend of 10 per cent on the Bankers' and Merchants' National Bank of Dallas, Texas, and a final dividend of 5 per cent on the First National Bank of Eddy, N. M.

The Exchange Bank & Trust Company of Bristol has been organized under the laws of Tennessee. The new organization has absorbed the business of the Merchants' Exchange Bank, and the business will be conducted in the same building which held the latter corporation. This new bank starts out with a paid-in capital of $50,000 and is headed with men of money and influence. The directors of the new organization are A. D. Reynolds, retired tobacconist and capitalist; Frank P. Harmon, capitalist; George L. Carter, president of the Virginia Iron, Coal and Coke Company, and the Virginia & Southwestern Railroad Company; John H. Caldwell, capitalist; E. W. King, of the firm of E. W. King & Co., wholesale dry goods and notions; H. H. Haynes of the law firm of Curtin & Haynes; Ed. Lockett of the wholesale grocery firm of W. B. Lockett & Co.; H. W. Powers of the wholesale hardware firm of Mitchell, Powers & Co.; James D. Tate of the wholesale grocery house of Robinson, Tate & Co. of Lynchburg. The officers of the institution are Frank P. Harmon, president; A. D. Reynolds, vice-president; A. P. Moore, cashier. Mr. Moore was cashier of the absorbed institution.

The South Texas National Bank is installed in its remodeled building at No. 213 Main street, Houston. The South Texas National Bank was organized in 1890, and in addition to providing needed additional facilities, was the source of a great deal of benefit to the city from the fact that it brought in a large amount of outside capital. Its action in fitting up its handsome new quarters, it is considered, will prove almost equally valuable to Houston and her business interests. The present capital of the bank is $500,000 and its surplus $100,000. Its officers are as follows: President, Charles Dillingham; cashier, J. E. McAshan; assistant cashier, Ennis Cargill; first vice-president, Henry Brashear; second vice-president, O. T. Holt; third vice-president, H. F. MacGregor.

Foreign Bank Notes.

The Bank of Hamilton, Can., intends to increase its capital stock from $500,000 to $2,000,000.

The Comptoir National d'Escompte de Paris will discontinue its Chicago branch at No. 234 LaSalle street, which has been in charge of Charles Henriot.

The Comptroller of the Currency has approved an application for the establishment of the First National Bank at Alamogordo, New Mexico. The promoters are H. J. Anderson, C. D. Simpson, Henry Belin, Jr., C. P. Davidson and A. F. Law.

Wanted—Good man, with capital, to organize a bank in Chicago. Location and partial subscription of stock at hand. Address G. H. S., care Rand McNally, Bankers' Monthly.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

INFORMATION FOR BOND BUYERS.

ABERDEEN, S. D.—The county commissioners have decided to submit the proposition of building a new courthouse and jail to the voters of Brown county at the election to be held this month.

ALBANY, GA.—At an election held at this place the issue of bonds to the value of $15,000 for the erection of a new jail for Dougherty county was authorized.

ALBION, PA.—The council of Albion will give the voters of the village an opportunity of voting on the question of bonding the town for a system of water works.

ALEXANDRIA, LA.—The board of aldermen met in special session and ordered an election upon the petition of taxpayers for a bond issue for purposes of municipal improvements to be held November 20th. Alexandria is about to issue $71,000 semi-annual forty-year bonds.

ALLEGHENY, PA. — The Allegheny select council has finally passed the ordinance providing for a bond election February 20th.

ANTIGO, WIS.—The city council of Antigo will issue $10,000 in bonds to pay for a new city hall.

BAY CITY, MICH.—The board of supervisors, by unanimous vote, agreed to submit to election of Bay county at the April election in 1900 a proposition to bond the county for $100,000, the bonds to bear 3½ per cent interest per annum.

BELLAIRE, OHIO.—Bellaire will vote at the November election to bond the city for $40,000 for the erection of a new city building.

BELLEFONTAINE, OHIO. — At the election this month the people of this place will vote on the question of issuing $45,000 bonds for a sewerage plant.

BELLEVILLE, ILL.—School District No. 4 will issue refunding bonds to the amount of $12,000 in denominations of $500 each, dated November 1, 1899. These bonds will be payable twenty years after date without option to redeem earlier, and will bear interest at the rate of 4 per cent per annum, payable semi-annually.

BIRMINGHAM, ALA.—The city of Birmingham will issue $119,000 worth of 6 per cent ten-year improvement bonds.

BOISE, IDAHO.—Bids will be received by the board of county commissioners of Ada county until November 13th for negotiable coupon bonds of the sum of $109,000 for the purpose of funding the outstanding valid and legal indebtedness of the county. The bonds are of $1,000 denomination and bear 5 per cent interest per annum.

BROCKTON, MASS.—The city of Brockton has authority to issue thirty-year water bonds.

BUTLER, MISS.—The citizens have voted $10,000 bonds for the erection of a new schoolhouse.

CALHOUN, GA.—The town of Calhoun has voted in favor of issuing $5,000 in bonds for a schoolhouse.

CARROLLTON, KY.—Carrollton will hold an election to decide the issuance of $6,000 of bonds for the construction of a bridge across the Kentucky river.

CARTERSVILLE, GA.—Bartow county will hold an election November 15th to decide the issuance of $30,000 in bonds for the erection of a new courthouse.

CHARLESTON, MO.—The town of Charleston has voted an issuance of $25,000 in bonds for a new courthouse.

CHATTANOOGA, TENN.—Van Buren county has ordered an election to vote upon the question of bonding the county for $33,000 to aid in the building of the Tennesse Central road.

CHIPPEWA FALLS, WIS.—Bids will be received for the purchase of refunding bonds to the amount of $74,000. The bonds are in denominations of $500 each, dated July 15, 1899, payable in twenty years, and will bear 4 per cent interest per annum.

CHRISTIANSBURG, VA.—The town of Christiansburg will probably sell $10,000 worth of bonds for improvements at an early date.

CINCINNATI, OHIO.—Sealed proposals will be received at the office of the county commissioners of Hamilton county, Ohio, at the courthouse of Cincinnati, for the purchase of bonds of Hamilton county, Ohio, to the amount of $10,000, being 100 bonds of the denominations of $100 each,

bearing interest at the rate of 3½ per cent per annum, payable semi-annually at the office of the county treasurer.

CLIO, MICH.—The village of Clio has decided to issue $2,000 worth of bonds to build a new schoolhouse.

COLLINWOOD, OHIO.—An ordinance has been passed for the issuing of bonds for water works. The bonds are for twenty-five years for $60,000 of $1,000 denomination. Another ordinance for bonds for electric lights was also passed. These bonds are for fifteen years, for $18,000, and are of $500 denomination.

COLUMBUS, OHIO.—A proposition to issue $250,000 bonds for sewer purposes will be submitted to a vote of the people at special election to be held soon.

An ordinance has been passed by the city council authorizing the issue of levee bonds for the sum of $50,000.

DALLAS, TEXAS.—The city will issue $200,000 of water works and street improvement bonds. The mayor may be addressed for further information in relation to same.

DENVER, COLO.—The citizens of Denver are to vote this month on a proposition to issue a bonded indebtedness for the construction of a municipal water works and its maintenance.

DENVER, COLO.—The board of supervisors has passed, and Mayor Johnson signed, two important ordinances, one providing for the issuance of bonds by the city to the amount of $4,700,000 for the purchase of the Denver Union Water Company, or the construction of a new plant.

DERBY, CONN.—The legislature has authorized an issuance of $30,000 bonds.

DIXON, ILL.—The people of School District No. 5, known as the North Side School District, have voted to issue bonds for school purposes in the amount of $12,000. The people of Lee county will have opportunity at the next general election to vote on bonding the county for $100,000 to build a new courthouse in Dixon.

DONALDSONVILLE, LA.—A special election will soon be held to vote on proposition to issue forty 5 per cent bonds to the extent of $40,000 for extension and improvement of municipal water and electric light systems.

EAGLE LAKE, TEXAS.—Eagle Lake citizens have voted to issue bonds for the purpose of building a bridge.

EAST LIVERPOOL, PA.—The election held at this place for the issuing of $20,000 worth of bonds to buy a site for the Carnegie library was carried by an overwhelming majority.

ECORSE, MICH.—The citizens have voted to issue $12,000 in bonds for improvements.

ELBURN, ILL.—A special election will be held at this place for the purpose of voting on the question of bonding the village to the amount of $9,000 for a system of water works.

ELLIOTT, PA.—Bids will be received by the board of directors of Elliott school district, Allegheny county, Pa., for the purchase of a series of school bonds aggregating $20,000.

EL RENO, OKLA.—A special election will be held in El Reno to vote whether or not the city shall be bonded for $7,000 for the purpose of putting in a sewerage plant.

ELWOOD, IND.—The board of county commissioners has authorized an issue of new bonds in the sum of $16,000 to pay for the new gravel road that is being constructed along the line of Madison and Hamilton counties.

ELYRIA, OHIO.—The city solicitor has been instructed to prepare a resolution for an issue of $250,000 in bonds for the construction of a system of water works with Lake Erie as a source of supply.

EMPORIA, KAS.—The Emporia school board, at a recent meeting, decided to submit a bond proposition to the people at the coming election. The proposition calls for $13,000 to build a new schoolhouse.

FAIRPORT, OHIO.—An election will be held this month to vote on the question of bonding the town of Fairport for $20,000 to build a new schoolhouse.

FALL RIVER, MASS.—Bids will be received for $175,000 3½ per cent semi-annual refunding water bonds.

FINDLAY, OHIO.—The voters of Findlay will, at a special election November 17th, vote on the proposition of issuing bonds in the sum of $40,000 for the erection of a new schoolhouse.

FLORENCE, S. C.—The city will hold an election to decide the issuance of $25,000 of bonds for the construction of a system of water works.

FOND DU LAC, WIS.—An ordinance has been passed bonding the city for $10,000, to be used for city park purposes.

FOWLER, OHIO.—At the fall election the electors of Fowler township will vote on the question of issuing bonds to the sum of $4,000, bearing interest at 5 per cent, for erecting a central school building.

FREMONT, NEB.—A petition is being circulated among taxpayers asking that the school district bond itself for $39,000, to be used for the erection of a new high school.

GAINESVILLE, TEXAS.—The city council has decided to issue $18,000 worth of bonds for the purpose of building an addition to the south public school building and for street improvements.

GALENA, KAS.—A resolution has been passed asking the mayor to call an election to vote upon the proposition of issuing $10,000 in bonds to be used in the erection of a new schoolhouse.

GLOUCESTER, N. J.—The city of Gloucester has decided to issue about $100,000 worth of bonds for the improvement of streets.

GRAND RAPIDS, MICH.—It is proposed to issue $25,000 in bonds for the purpose of completing the electric light plant.

GREENPORT, L. I.—The citizens of Greenport have voted to raise $10,000 by bonds to establish a village electric light plant.

GREENVILLE, MISS.—The proposition for the issuance of $65,000 in bonds to sewer the city has been carried by a large majority.

GREENWOOD, MISS.—The city of Greenwood will probably authorize the issue of bonds in the near future to the extent of $50,000 for improvements.

HILLSBORO, N. D.—The city council has decided to submit to the voters on November 14th the question of issuing water works and electric light bonds.

HOWARD CITY, MICH.—This place will bond the town for $6,500 to put in an electric light plant.

HYDE PARK, OHIO.—Hyde Park invites bids until November 15th for $5,989.60 4½ per cent special improvement bonds.

INDIANAPOLIS, IND.—New Hamilton county gravel road bonds to run three years have been sold at a premium of $625, making the interest on the $12,000 loan 3½ per cent.

IOWA PARK, TEXAS.—It has been voted to issue $6,000 bonds for the purpose of building a new schoolhouse.

JACKSON, GA.—Mayor C. S. Maddox has issued a call for an election on the issuing of $20,000 in bonds for water works and $5,000 in bonds for public schools November 23d.

JEROME, ARIZ.—Jerome will hold a special election next month to vote on the question of issuing $7,000 in bonds to build a new schoolhouse.

KALIDA, OHIO.—The corporation of Kalida contemplates the issuance of $6,000 worth of bonds to erect a township house.

KANSAS CITY, KAN.—The city council of this place has authorized the issuance of bonds in the sum of $21,204.

KINSTON, N. C.—The town of Kinston has decided to sell $25,000 worth of bonds.

KIRKWOOD, MO.—The town of Kirkwood has decided to issue $5,000 worth of 4 per cent bonds for refunding purposes.

LACONA, N. Y.—Sealed bids will be received for $11,000 worth of Lacona bonds bearing 3 per cent interest, payable semi-annually, issued for building new water works.

LAKE CHARLES, LA.—The city will hold an election to decide the issuance of $100,000 worth of bonds for the purchase of electric light and water works plants.

LAKEWOOD, OHIO.—Lakewood has voted to issue $100,000 sewer bonds.

LANCASTER, PA.—At November election the question of issuing $382,000 improvement bonds will be voted on.

LA PORTE, IND.—The city council has authorized the issuance of $30,000 improvement bonds.

LAS VEGAS, N. M.—Four per cent water bonds, amounting to $150,000, will soon be sold.

LEAVENWORTH, KAS.—The city council has passed an ordinance for the issuing of bonds for street paving finished or now contracted for. The bonds, seventy-four in number, are of the denomination of $500 and run from one to ten years.

LEBANON, ILL.—The Lebanon board of education has advertised for bids for $14,000 of refunding school bonds. The bonds are to run twenty years, optional after ten years, and are to bear 4 per cent interest.

LEXINGTON, KY.—A special election will be held at the time of the regular election this month on the question of issuing $50,000 worth of twenty-year 4 per cent bonds for the erection of the two school buildings.

LOUISVILLE, OHIO.—At the election this month the citizens of Louisville will vote on proposition to bond the town in the sum of $8,000 for the purpose of building an electric light plant.

LUDINGTON, MICH.—Water bonds in the sum of $110,000 are to be issued at this place.

MACON, MISS.—An issue of bonds for $18,000 by the town of Macon has been authorized for the purpose of building a new schoolhouse.

MANITOU, COLO.—The town of Manitou will soon refund water bonds to the amount of $25,000. The new bonds will bear 5 per cent interest.

MARYSVILLE, OHIO.—The city of Marysville has passed an ordinance to bond the city for $60,000 to put down paved streets.

MASON CITY, IOWA.—It is proposed to erect a new $75,000 courthouse in Mason City, and the matter of issuing $65,000 in bonds for that purpose will be submitted to the voters of Cerro Gordo county at this fall's election.

MASON, OHIO.—Mason will soon vote on a proposition to issue $1,500 more of bonds for improvement of her streets.

MAYVILLE, N. D.—A special election recently held in Mayville resulted in an issue of $21,000 worth of water works and electric light bonds.

M'KEESPORT, PA.—The council has adopted a resolution to increase the city indebtedness $40,000, and bonds to that amount will be issued.

MELROSE, WIS.—The citizens of this place have voted to issue bonds in the sum of $9,500.

MIDDLETOWN, OHIO.—An election will be held to vote on the proposition to issue bonds in the sum of $100,000 for the purpose of providing grounds for park purposes.

MINNEWAUKAN, N. D.—The county commissioners have granted a petition asking for an election to vote on issuing bonds in the sum of $20,000 to build a new courthouse.

MONROE, LA.—The city council has decided to issue $95,000 of refunding and improvement bonds.

MONROE, MICH.—The Monroe city council has voted to bond the town for $20,000 to purchase the present water works system.

Bids are wanted for the purchase of electric lighting bonds of the city of Monroe for the payment of $20,000, together with interest annually, at rate of 4 per cent per annum.

MONTEREY, CAL.—An effort is being made to bond the city of Monterey to raise funds to build a city sewer system and make other improvements.

MORNING SUN, IOWA.—The city council is considering the issuing of bonds for street improvements, and steps are being taken to submit the question to a vote.

MT. VERNON, OHIO.—At the November election the citizens of Mt. Vernon will vote on the issuance of $3,000 worth of bonds for improvements.

NEWARK, N. J.—The common council will issue $750,000 of bonds for the purchase of land and erection of a building for a new city hall.

NEWELL, IOWA.—Newell has voted in favor of bonding the town for $8,000 with which to put in a system of water works.

NEW ROCHELLE, N. Y.—New Rochelle will soon issue $12,000 bonds for new firehouse.

NEWTON FALLS, OHIO.—The village of Newton Falls has voted to bond itself for $5,000 to establish an electric light plant.

NEWTON, MASS.—The board of aldermen has finally passed the order for the purchase of more land for the Bigelow school site. Bonds are to be issued.

NEW WILMINGTON, PA.—It is proposed to issue $5,000 of bonds for the purpose of installing an electric light plant in New Wilmington.

NORWOOD, OHIO.—Bids will be received for the purchase of bonds of the village of Norwood for the sum of $14,490, issued to pay for the improvement of Montgomery pike. Bonds will bear interest at the rate of 4 per cent per annum.

OAKLAND, CAL.—Mayor R. W. Snow has recommended to the city council an issue of $450,000 bonds for pier construction.

ODESSA, MO.—This place will issue $10,000 in city bonds to pay for her electric light plant. They will be dated October 1st and bear 5 per cent interest.

ONEIDA, N. Y.—Oneida advertises for bids for $5,000 4 per cent semi-annual one-fifth year serial bonds of School District No. 4.

ORANGE, CAL.—Orange county is about to sell $100,000 worth of courthouse bonds.

PANA, ILL.—By a vote of 13 to 5 the board of supervisors has decided to submit the matter of building a new courthouse to the voters of Christian county at the general election.

PASSAIC, N. J.—The town of Passaic is about to issue $3,500 4½ per cent one to thirty-five year serial police station bonds.

PAYNE, OHIO.—Bids will be received at the office of the clerk of Harrison township, Paulding county, Ohio, for the purchase of $800 contingent schoolhouse and building bonds bearing 6 per cent interest per annum.

PITTSBURG, PA.—At a meeting of the Allegheny select council the order for a bond election on Feb. 29, 1900, was passed finally. The amount of the proposed increase of city indebtedness is $18,965 for grading, paving and curbing the old Franklin road.

PLEASANTON, CAL.—An election will be held in Pleasanton on December 19th to vote on the issuance of $20,000 bonds to complete the water system.

QUINCY, CAL.—Plumas county invites proposals for $35,000 4 per cent semi-annual thirty-five year refunding bonds.

RALEIGH, N. C.—The State of North Carolina will probably issue $20,000 in bonds for the purpose of buying additional farm property.

RANDOLPH, NEB.—Bids will be received for the purchase of the refunding water bonds of the village of Randolph in the amount of $7,800, drawing 5 per cent interest, dated Nov. 1, 1899, due in twenty years.

READING, MICH.—The proposition to bond the village of Reading for $20,000 for water works system was carried at a special election, the vote standing 235 yeas to 50 nays.

RIDLEY PARK, PA.—Ridley Park will vote upon the proposed issue of $19,000 refunding bonds.

ROCHESTER, N. Y.—Bids for the purchase of its $22,500 water works bonds were opened in Livonia village.

ROCKWALL, TEXAS.—The council has placed before the citizens of Rockwall the proposition to issue $7,500 city bonds for the purpose of water supply for the city.

ROME, GA.—The question of refunding the debt of Floyd county, Georgia, is now being discussed, and there is a possibility that a bond issue may be floated at between 3½ and 4 per cent.

ROME, N. Y.—The city of Rome is considering the issuance of $176,000 worth of water bonds.

ROSEDALE, KAS.—Newell E. Smith, mayor of Rosedale, has issued a proclamation calling a special election November 5th to vote upon the proposition to issue $25,000 bonds for the construction of water works.

ROSWELL, N. M.—The question of issuing $27,000 sewer bonds will be decided by vote.

RUMFORD FALLS, MAINE.—Bids will be received for the purchase of $30,000 4 per cent semi-annual ten-twenty year optional bonds.

RUTHERFORD, N. J.—The town of Rutherford will issue $43,000 bonds for school purposes.

SALINEVILLE, OHIO.—The voters of Salineville will, at the general election, vote on the proposition to issue $4,000 in bonds to provide a fund for the extension of the water system of the town.

SAN FRANCISCO, CAL.—The board of supervisors has decided to call an election early in December to determine upon the advisability of voting an issue of bonds for public improvements. It is estimated that at least $27,000,000 will be required to make the improvements proposed.

SANTA CLARA, CAL.—The citizens have voted on a proposition to bond for $30,000 for the acquirement of a municipal gas plant.

SANTA FE, N. M.—Bids will be received for the purchase of $10,000 4 per cent optional gold improvement bonds.

SARDIS, MISS.—The citizens of this place have voted to issue $5,000 additional bonds for their water works system.

SAVANNAH, MO.—An election will soon be called to vote on two propositions—first a proposition to vote $9,000 worth of bonds for the erection of a central school building; second, a proposition to vote $9,000 worth of bonds for the erection of ward schools.

SCHOOLCRAFT, MIC H.— Schoolcraft will bond for $2,200 for the purpose of laying cement sidewalks.

SELMA, ALA.—Dallas county invited bids for $40,000 not exceeding 4 per cent courthouse bonds, dated Jan. 1, 1899.

SHELBYVILLE, MO. — Electric light bonds amounting to $6,000 will soon be issued.

SOUTHAMPTON, L. I.—The citizens of this place held a good roads meeting and passed a resolution that the village bond itself for $40,000 for the improvement of the village roads.

SPENCER, TENN.—The people of Van Buren county will vote on the question of issuing $33,000 in bonds in aid of the Tennessee Central railway.

SPENCER, IOWA.—The board of supervisors of Clay county have submitted to a vote of the people at the coming general election the proposition of issuing bonds to the amount of $50,000 for the construction of a courthouse.

SPRINGFIELD, OHIO.—Springfield has authority to borrow $3,000 for the general expense fund.

STATE CENTER, IOWA.—The town council of State Center passed an ordinance authorizing the issue of $5,000 electric light bonds to bear 4 per cent interest.

STEUBENVILLE, OHIO.—The citizens of this place have voted bonds for $15,000 to buy a site for the proposed Carnegie $50,000 library.

ST. LOUIS, MICH.—The citizens of Gratiot county will vote on the question of issuing $34,000 in bonds at the spring election for the purpose of building a new courthouse.

STRONGHURST, ILL.—The village authorities of Stronghurst contemplate the issuance of bonds.

TACOMA, WASH.—Tacoma is planning to issue $1,000,000 4 per cent twenty-year bonds with sub-issues of serial bonds amounting to $300,000.

TALLAHASSEE, FLA.—Bonds in the sum of $16,000 are to be voted on at this place.

TOPEKA, KAS.—Bonds to the amount of $43,607.84 have been voted to pay for the north Topeka sewer. These bonds are in denominations of $1,000 each and the rate of interest is 4½ per cent.

The council has authorized the issuance of special improvement bonds to the amount of $53,884.32. These bonds are to be for paving and are issued in denominations of $1,000 each and a fractional bond of $884.32. They will be dated July 1, 1899, and will bear 4½ per cent interest.

The discovery of a new mineral region is always interesting. Here the re-discovery, so to speak, of the Buffalo Hump district is doubly interesting because it is a mining region popularly supposed to have been worked out—in other words a "has been." The settlement of the country surrounding it and the extension of the Northern Pacific Railway into the heart of it, and through a magnificent wheat and fruit country as well, makes the future of this new camp something far more pleasant to contemplate than in the old days of Florence and Elk City. The passenger department of the Northern Pacific Railway has just issued an interesting folder on the "Buffalo Hump Country."

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NOTES OF INTEREST TO BANKERS.

BLOW TO GLUCOSE COMPANY.

The decision of the Illinois Supreme Court in the case of the Glucose Sugar Refining Company is one of the clearest and strongest utterances in the history of litigation respecting combinations. The lower court, from which the case came up, is instructed to enter a decree setting aside the deed of the American Glucose Company to Edwin L. Johnson, and the deed executed by him to the Glucose Sugar Refining Company and all other instruments by which the property of the Hamlins became a part of the Glucose combination. The court finds that the Glucose Sugar Refining Company is a combination to fix the price of glucose and similar products and is in restraint of trade, the Peoria concern having agreed not to manufacture or sell within the corn belt. The arrangement is declared to be a conspiracy to defraud. The court says:

"What was here attempted was an abandonment of the business and a sale of the assets without a legal termination or dissolution of the company. It makes no difference that the stockholder is to be allowed to receive his proportionate share of the proceeds of the sale of the property. He has the right to hold his investment in the form of stock, and a change of such investment against his consent is a change which affects his pecuniary or financial interests. He has the right to be the judge whether such a change in his pecuniary status shall be made, or whether he shall continue his investment in the form of stock."

It is also set forth that a foreign corporation coming into Illinois to do business is subject to all the liabilities, restrictions and duties imposed on corporations organized under the laws of this state, and that foreign corporations do not come into Illinois as a matter of legal right, but only by comity. The transaction complained of in this suit would have been illegal under the laws of Illinois, and it is therefore illegal as carried on in this state by a corporation organized under the laws of New Jersey. The suit was brought on behalf of owners of $250,000 stock in the American Glucose Company of Peoria by George F. Harding, who obtained an injunction at the time the New Jersey corporation was organized. On the face of the thing this decision destroys the one most valuable thing belonging to the Glucose Sugar Refining Company, that is, the combination of all of the leading plants in the United States.

CHANGES IN LAWS WANTED.

The Iowa state bankers announce that they want the law changed this winter so that they will be able to carry deposits to a larger amount than ten times their capital. Homer Miller, cashier of the Des Moines Savings Bank, who was for a long time state bank examiner, and is generally regarded as one of the best informed men in the state on all matters relating to the state banking laws, has prepared a bill which the bankers want passed. They are willing that small banks should be limited to the present plan of receiving not over ten times as much in deposits as the amount of their capital. But with banks of $25,000 to $50,000 capital they would allow deposits to be received up to fifteen times the capital. Banks from $50,000 to $200,000 should be allowed to receive $20 on each $1 of capital, and above $200,000 capital there should be no limit. National banks can take as much deposits as they can get; there is no limit. In other states than Iowa state banks are not limited in this way. A good many banks are interested in the matter, for they all agree that there is no profit in banking at present low rates of interest and with money so plentiful and the demand so small.

MINT EQUIPMENT FOR CHINA.

Within the past year or two the Ferracute Machine Company of Bridgeton, N. J., has set up in China three sets of mint machinery, for the two provinces of Hupeh and Sechuan. The equipment for the Hupeh province consisted of a complete plant for coining brass cash and it has a capacity of about 24,000 of these coins per hour. This plant was set up at Wuchang, on the Yangtsze River, opposite Hankow.

The equipment for the province of Sechuan, erected in Chentu, consisted of two plants, one for brass and the other for

silver coins. With this equipment was sent a boiler, engine, steam-pump, shafting, pulleys, belting, melting and annealing apparatus, rolling mills, punching presses, coining presses, coin millers, etc., as well as weighing scales and machine-shop tools.

The output of the silver coining plant consists of five sizes of silver coins, the dollar corresponding in size, weight and fineness to United States coins of the same denomination, while the five-cent, ten-cent, twenty-cent and fifty-cent pieces are alequot parts thereof. A peculiar feature of these coins is that they have the Chinese inscription, giving their value, on one side, while on the other side it is repeated in English. The three plants were shipped together to Shanghai, and were followed by a representative sent out from the Bridgeton plant, Assistant Engineer Janvier of the works.

COINAGE FOR SEPTEMBER.

Coinage executed at the Mints of the United States during the month of September, 1899, was as follows:

Denominations.	Pieces.	Value.
Double eagles	150,011	$3,000,220.00
Eagles	293,558	2,935,580.00
Half eagles	185,014	925,070.00
Quarter eagles ...	31	77.50
Total gold	628,614	$6,860,947.50
Dollars	870,145	870,145.00
Half dollars	1,186,145	593,072.50
Quarter dollars ...	2,660,145	665,036.25
Dimes	3,130,145	313,014.50
Total silver	7,846,580	$2,441,268.25
Five-cent nickels.	4,635,320	231,766.00
One-cent bronze ..	3,281,320	32,813.20
Total minor	7,916,640	264,579.20
Total coinage .	16,391,834	$9,566,794.95

NEW NATIONAL BANKS.

The organization of national banks, which was interrupted by the panic, is now in full progress again. The new incorporations this year to the close of September were fifty-five, with a capitalization of nearly $9,000,000, and it is expected that the total of new national banks for the year will be well toward ninety, with a capitalization of $12,000,000 or more. The new banks of this year are scattered through twenty states, but the largest number is in Pennsylvania and Texas, eight each. It is well known that state banks are increasing more rapidly than national because of the greater liberality of the state laws, but national banks are not going out of fashion by any means.

OFFICERS OF INDIANA ASSOCIATION.

Orlando M. Packard has been elected secretary of the Indiana Bankers Association. D. A. Coulter of Frankfort was elected president, Hugh Daugherty of Bluffton vice-president and James E. Evans of Crawfordsville treasurer.

Vice-presidents by districts are as follows: First district, Sam T. Heston, Princeton; Second district, J. R. Voris, Bedford; Third district, George W. Applegate, Corydon; Fourth district, F. L. Powell, Madison; Fifth district, B. L. Ohair, Greencastle; Sixth district, James J. Little, Connersville; Seventh district, George B. Calliwell, Indianapolis; Eighth district, I. M. Bonson, Farmland; Ninth district, W. E. Dunn, Noblesville; Tenth district, W. L. Allman, Crown Point; Eleventh district, H. H. McNamee, Wabash; Twelfth district, A. M. Jacobs, Kendallville; Thirteenth district, L. C. Long, South Bend; at large, Walter Vail, Michigan City; S. W. Giar, Richmond.

Members of the executive council for three years are: C. T. Lindsley, South Bend; John P. Frenzel, Indianapolis; W. H. Gardner, Valparaiso; S. A. Morrison, Indianapolis; Thomas B. Millikin, Newcastle.

Delegates to the American Bankers' Association are: Edward L. McKee, Indianapolis; James R. Henry, Indianapolis; M. Carter, Danville; H. W. Moore, Lafayette.

TRUTH ABOUT KLONDIKE OUTPUT

The statistics collected by the Canadian bank on the Klondike output are considered the most accurate and reliable that have yet appeared. The Canadian bank is a semi-governmental institution and whatever is given out by it may be considered as bearing an official character, based on ascertained facts and supported by ample evidence. Some weeks ago it was announced from Alaskan sources the gold output in that section this year would amount to $40,000,000. The Canadian bank puts it down flat at $8,000,000. The bank is evidently not influenced by promoters nor in the employment of a transportation company.

These people were very energetic a year ago to disseminate the information

that the gold output from the Yukon country would for the year amount to over $15,000,000. When the Canadian bank had received all of its returns it turned out to be less than $5,000,000. In this manner the official statistics of the bank have shattered the visionary and alluring statements of interested parties who cared more for the money spent by their deluded victims in outfitting and transportation than for the true statements, based on indisputable facts.

OPPOSED TO SUBTREASURIES.

F. P. Hayes of the brokerage firm of Little & Hayes, St. Louis, in a recent address before Group Four of the Missouri Bankers' Association, took a strong stand for the abolishment of subtreasuries. His address followed his introduction of a resolution to advocate abolishing subtreasuries and depositing all Government money in national banks. Mr. Hayes insisted that the subtreasury system was "pernicious, cumbersome and inadequate," and that it would be to the best interests of the country at large if the Government speedily got out of the banking business. He said there was $300,000,000 of Government money now locked up, which should be allowed to circulate, and relieve the present stringency. The Government should apportion out its funds to the different banks all over the country.

A COLLEGE BANK.

A banking system on a small scale has been adopted by the administration of the Woman's College of Baltimore, for the convenience of the students. A student makes a deposit for personal use in the cashier's office and is given a check book, which she uses in drawing money as she needs it, in making purchases in the shops downtown and in paying out-of-town bills. The cashier pays out to the student any amount from 25 cents to $100. By this method she is relieved of the responsibility of holding large sums of money, and at the same time gains some practical knowledge of banking, which is important to her in after life.

NEW BANK BUILDING PLANNED.

The National Bank of Mexico, which has a capital and surplus of $20,000,000, is about to build a magnificent edifice, probably adopting the plan now becoming popular of a steel frame structure with stone facing.

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Two full-page illustrations of park scenery are given, one of the Excelsior Geyser in eruption, the other of the Lower Fall and Grand Canyon.

These herbariums are precisely alike and make very nice souvenirs of the park, particularly for those who have visited the park or those who are interested in botanical studies. Send 50 cents and your address, and be sure and state where the advertisement was seen.

A VALUABLE CHART.

FOR BANKERS, ATTORNEYS, AND COLLECTION AGENCIES.

If a navigator should go to sea without his charts he would run a great risk of meeting disaster of some kind, running on rocks or running his ship aground in shallow water, thus causing loss of valuable time, if not of his vessel. So a banker, or any one who handles commercial paper, runs a risk of losing valuable time if he tries to manage that part of his business without the "Banker's Reference Chart." This chart shows the rocks and shoals in the different states you ought to know about. That is, it gives the laws and customs regulating holidays (names and dates), half-holidays, grace or no grace on notes, drafts—time, sight, demand or plain—and on checks made payable at future date; if grace has been abolished it tells when the law became effective; when items due on holidays and half-holidays are payable; when holidays falling on Sunday are observed; legal and contract rates of interest, and other useful information.

The report for each state and territory, with Ontario and Quebec, is given separately and completely. It is neatly and plainly printed on bond paper (14x15) and folded to usual bond size, so that it is handy. But the best part is it gives the latest laws and is reliable. The full title of the chart is "United States and Canada Bankers' Reference Chart." Price 50 cents each, or 3 for $1.00. Published by Charles W. Reihl, 27 N. Third St., Philadelphia, Pa.

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NEW YORK.

NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
Alabama	▲Jasper* (Walker.)	Spencer-Cranford Banking Co. †	W. A. Spencer J. H. Cranford.		First Nat. Bk., Birm.
"	Sheffield* (Colbert.)	Alabama Tr. & Bkg. Co. §	G. B. McCormack G. B. Ward.	$ 50,000	Hanover Nat. Bk., N.Y.; Berney Nat. Bk., Birm.
Arkansas	Rector* (Clay.)	Bank of Rector §	J. R. Hafford Robert Liddell.	10,000	Chase Nat. Bk., N. Y.
California	▲Oakland (Alameda.)	State Savings Bank §	J. C. McMullen R. J. McMullen.	100,000	
Dist. of Columbia	▲Washington	Home Savings Bank §	B. Francis Saul Francis Miller, *Tr.*	50,000	Columbia National Bk., Washington.
Georgia	Arlington* (Calhoun.)	Bank of Arlington §	W. S. Witham J. R. Walker.	(*Branch of Bank of Tifton.*)	No. Am. Tr. Co., N. Y.
Idaho	▲St. Anthony (Fremont.)	Idaho State Bank §	(*Branch of Commercial Bank of Caldwell.*) (*A. K. Steunenberg, Mgr.*)		
Illinois	Cornell* (Livingston.)	Bank of Cornell †	(*B. R. and Frank and W. R. Johnson*)	10,000	Metro. Nat. Bk., Chi.
"	▲Decatur (Macon.)	L. Burrows & Co. †	L. Burrows L. L. Burrows.	250,000	Gilman, Son & Co., N.Y.; Com'l Nat. Bk., Chi.
"	Farina* (Fayette.)	C. W. Maxon †	C.W. Maxon, *Cash.* J. W. Stillman, *Asst. Cash.*	5,000	Am. Tr. & Sav. Bk., Chi.
"	Oak Park (Cook.)	Harlem Savings Bank †	(*A. Roos & Co.*)		
"	Roscoe* (Winnebago.)	Charles Whiting †			Bankers Nat. Bk., Chi.
"	Warren (Jo Daviess.)	State Bank of Warren §	Daniel Keller F. P. Foll.	35,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Chi.
Indiana	▲Crawfordsville (Montgomery.)	Crawfordsville Trust Co. §	A. F. Ramsey Wallace Sparks, *Sec.*	25,000	
"	East Chicago* (Lake.)	East Chicago Bank †	Andrew Wickey I. R Ladd.	10,000	First Nat. Bk., Chi.
"	▲Sullivan (Sullivan.)	Sullivan County Bank †	W. H. Crowder A. J. Stewart.	25,000	Mer. Nat. Bk., Cin.; Ind. Nat. Bk., Indpls.
Iowa	Dolliver (Emmet.)	Dolliver Savings Bank §	M. K. Whelan J. P. Kirby.	10,000	
"	Early (Sac.)	Barrett & Carlton †	(*T. A. Barrett and D. D. Carlton.*)	20,000	Fort Dearb. Nat. Bk., Chi.
"	Eldridge* (Scott.)	Eldridge Savings Bank §	E. M. Burmeister Henry W. Bruhn.	10,000	Iowa Nat. Bk., Dav.
"	Grafton* (Worth.)	Farmers Exchange Bk. †	Charles Christians O. H. Christians.		Cont. Nat. Bk., Chi.; City Nat. Bk., Mason City.
"	Kent* (Union.)	Union County Bank †	(*Lewis and H. N. Linebarger*)	10,000	Drovers N. B., Chi.; Iowa State Sav. B., Creston.
"	Oelwein (Fayette.)	Commercial Sav. Bk. §	T. L. Hanson A. Hanson.	35,000	Hanover Nat. Bk., N.Y.; Cont. Nat. Bk., Chi.
Kansas	Cheney (Sedgwick.)	Peoples State Bank §	E. Anderson W. J. Anderson.	5,000	Fourth N. Bk., Wichita.
"	Courtland (Republic.)	Courtland State Bank §	Leoi Lower W. S. Lower.	10,000	Nat. Bk. of No. Am., N.Y.
"	Elsmore* (Allen.)	State Bank of Elsmore §	A. F. McCarty S. H. Braden	6,000	Am. Nat. Bk., Kan. C.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital.	Correspondents.
Kansas	Le Roy* (Coffey.)	Citizens State Bank §	John Copple J. R. Copple.	$ 5,000	First Nat. Bk., Kan. C.
"	▲Meade (Meade.)	Meade State Bank §	J. W. Berryman W. S. Berryman.	5,000	Nat. Bk. of Com., Kan. C.
Kentucky	▲Jamestown* (Russell.)	Bank of Jamestown §	N. H. W. Aaron W. S. Stone.	7,500	Bk. of Commerce, Lou.; Bk. of Columbia, Ky.
"	▲Owensboro (Daviess.)	New Farm. & Tra. Bk. §	Ben Wile Geo. A. Williams.	30,000	Hanover Nat. Bk., N.Y.; Citizens Nat. Bk., Lou.
"	▲Wickliffe (Ballard.)	Bank of Western Ky. §	I. N. Trimble T. M. Dickey.	30,000	Chase Nat. Bk., N. Y.; Citizens Nat. Bk., Lou.
Maryland	Crisfield (Somerset.)	Somerset Savings Bank & Loan Association §	Clarence Hodson Edward P. Wyatt.	25,000	Fraternal T. & B. Co., Balt.; Bank of Crisfield, Md.
Michigan	▲Charlotte (Eaton.)	Eaton Co. Savings Bk. §	E. T. Church H. K. Jennings.	25,000	
"	Columbiaville* (Lapeer.)	William Peter †			Detroit Nat. Bk., Det.; First Nat. Bk., Toledo.
"	Lawrence* (Van Buren.)	Farmers & Merch. Bk. †	(*George Chapman*)		Bankers Nat. Bk., Chi.
"	▲West Branch (Ogemaw.)	Ogemaw County Bank †	W. H. Carson Samuel McGeachy		Chase Nat. Bk., N. Y.; Com'l Nat. Bk., Det.
"	Weston* (Lenawee.)	Bank of E. B. Lee †	(*E. B. Lee*) E. B. Lee.	10,000	Produce Ex. Tr. Co., N.Y.; Wakefield State Bk., Morenci, Mich.
Minnesota	Bird Island (Renville.)	Bank of Bird Island †	F. L. Puffer Alfred Jury.	10,000	Com'l Nat. Bk., Chi.; First Nat. Bk., St. P.
"	▲Fergus Falls (Otter Tail.)	Barrows Deposit & Loan Bank †	(*F. G. Barrows*)		
"	Glenville* (Freeborn.)	Bank of Glenville †	W. H. Stone A. H. Bender.	10,000	Cont. N. Bk., Chi.; Des Moines N. Bk., Des M.
Missouri	Green City (Sullivan.)	Citizens Bank §	Jno. Shibley P. K. Payne.	7,500	Quincy N. Bk., Quincy, Ill.
"	Quitman (Nodaway.)	Ralston Bank †	E. H. Ralston J. R. Boyer.	5,000	St. Joseph Stock Yards Bank, So. St. Joseph.
Montana	▲Anaconda (Deer Lodge.)	Daly, Donahoe & Greenwood †	L. V. Bennett, *Cash.* F. C. Norbeck, *Asst. Cash.*	100,000	Nat. Park Bk., N. Y.; Union Nat. Bk., Chi.
Nebraska	Firth (Lancaster.)	Citizens Bank §	G. O. Adams W. J. Crandall.	10,000	
"	Genoa (Nance.)	Nance Co. State Bank §	Louis G. Stocks G. Dieckmann.	20,000	Hanover Nat. Bk., N.Y.; First Nat. Bk., Oma.
New Jersey	Perth Amboy (Middlesex.)	Perth Amboy Sav. Inst. §	Adrian Lyon Charles K. Seaman, *Tr.*		
New York	▲New York City (New York.)	Central Realty Bond & Trust Co. §	Henry Morgenthau M. J. B. Mills, *Tr.*	1,500,000	
"	▲Utica (Oneida.)	Utica Trust & Dep. Co. §	James S. Sherman J. Francis Day, *Sec.*	400,000	
North Carolina	▲Winston (Forsyth.)	Piedmont Savings Bk. §	T. J. Brown L. W. Pegram.	5,000	
North Dakota	Edinburg* (Walsh.)	State Bk. of Edinburg §	A. A. Flaten Karl J. Farup.	10,000	First Nat. Bk., St. Paul.
"	▲Forman* (Sargent.)	Forman State Bank §	C. H. Davidson F. H. Mitchell.	5,000	Han. Nat. Bk., N.Y.; Nat. Bk. of Com., Minpls.
Ohio	▲Cincinnati (Hamilton.)	S. B. Wing & Co. †	(*Investment Securities*)	18,000	Cummings & Co., N. Y.
Oklahoma Ter.	Braman (Kay.)	Southern Trust Co. §	B. J. Templeton D. L. Wetmore.	10,000	Nat. Bk. of Commerce, Wichita, Kan.
"	Stroud (Lincoln.)	Stroud State Bank §	J. B. Charles H. Josey.	10,200	Cont. Nat. Bk., St. L.; Am. Nat. Bk., Kan. C.
Pennsylvania	Schuylkill Haven* (Schuylkill.)	First National Bank	E. H. Baker F. B. Keller.	50,000	Fourth Street National Bank, Philadelphia.
South Carolina	Belton* (Anderson.)	Bank of Belton §	R. A. Lewis Walter E. Greer.	50,000	Hanover Nat. Bk., N.Y.
South Dakota	Conde* (Spink.)	Conde Bank §	E. C. Issenhuth B. L. Smith.	5,000	America Nat. Bk., Chi.; Bk. of Redfield, S. D.
"	▲Gettysburg (Potter.)	Stockgrowers State Bk. §	L. W. Moody R. Jackson.	20,000	Metro. Nat. Bk., Chi.; First Nat. Bk., Minpls.
Tennessee	▲Memphis (Shelby.)	Peoples Savings Bank & Trust Co. §	Thos. Wellford J. H. Smith, *Sec. & Tr.*	30,000	Chase Nat. Bank, N.Y.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital.	Correspondents.
Tennessee	Mt. Pleasant* (Maury.)	Bank of Mt. Pleasant §	B. Howard D. W. Shofner.	$ 30,000	
"	Mt. Pleasant* (Maury.)	Farmers & Merch. Bk. §	J. W. Fry J. F. Brownlow.	30,000	Han. Nat. Bk., N.Y.; Bk. of Com., Louisville.
Texas	▲Ballinger (Runnels.)	W. C. Parks & Co. †	(*Parks, Johnson, Shaw, Millar & Wilmeth.*)		Han. Nat. Bk., N.Y.; Mer.-Lac. Nat. Bk., St. Louis.
"	▲Brownsville (Cameron.)	F. Yturria †			
"	▲Del Rio* (Val Verde.)	Louis Lindheim & Co. †	(*Louis Lindheim*).		Nat. Citiz. B., N.Y.; Frost Nat. B., San Antonio.
"	▲San Antonio (Bexar.)	City National Bank	I. T. Pryor Jas. D. Anderson	100,000	Han. Nat. Bank, N. Y.; Third Nat. Bank, St. L.
Virginia	Danville (Pittsylvania.)	First National Bank	J. R. Jopling H. M. Victor.	100,000	Nat. Park Bk., N.Y.; Nat. Union Bk., Balt.
Washington	▲Goldendale* (Klickitat.)	Moore & Co. †	(*T. B. Montgomery, Mgr.*)	10,000	Wells, Fargo & Co. Bk., N. Y.; London & San Fran. Bk., Portland.
West Virginia	▲Beckley* (Raleigh.)	Bank of Raleigh §	John W. McCreery. A. R. Miller.	25,000	Chase N. B., N. Y.; B. of Summers, Hinton, W. Va.
Wisconsin	▲Alma* (Buffalo.)	Chas. Neumeister †	(*Exchange and Collections*)		Nat. Bank of La Crosse, La Crosse.
Ontario	Avonmore* (Stormont.)	Bank of Ottawa	(*J. D. Stewart. Mgr.*)		Bank of Montreal, N.Y.
"	Blyth (Huron.)	Bank of Hamilton	(*C. H. Bennett, Mgr.*)		Fourth Nat. Bk., N. Y.; Union Nat. Bk., Chi.
Quebec	Fraserville (Temiscouata.)	La Banque Nationale	(*J. O. LeBlanc, Mgr.*)		
"	Hull* (Ottawa.)	Bank of Ottawa	(*G. C. Wainwright, Mgr.*)		
"	Hull* (Ottawa.)	Merchants Bk. of Canada	(*H. A. Champagne, Mgr.*)		
"	Riviere du Loup (Temiscouata.)	La Banque Nationale	(*J. O. LeBlanc, Mgr.*)		
"	St. Henri* (Hochelaga.)	La Banque d'Hochelaga	(*J. F. Lacasse, Mgr.*)		
"	Valleyfield (Beauharnois.)	Molsons Bank	(*Alex. Boyer, Mgr.*)		

* New Banking Point.

BANKS REPORTED DISCONTINUED

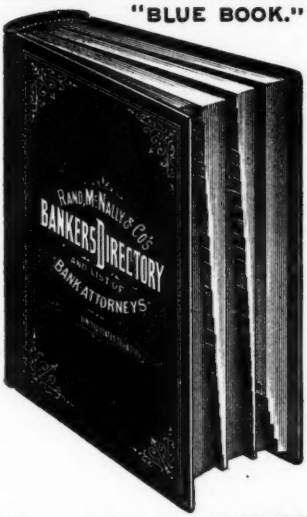
Since the July, 1899, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
California	▲Oakland Alameda	Oakland Loan & Investment Co. §	Reorganized.
Colorado	Eldora Boulder	Bank of Eldora †	Liquidating.
Connecticut	▲Bridgeport Fairfield	East Side Exchange Bank †	Failed.
Idaho	▲Mountain Home Elmore	Citizens Bank †	Liquidating.
"	▲St. Anthony Fremont	First Bank of Fremont Co. †	Reorganized.
Illinois	▲Decatur Macon	Peddecord, Burrows & Co. †	Reorganized.
"	Warren Jo Daviess	Clark, Hawley & Co. †	Reorganized.
Indiana	Elkhart Elkhart	Elkhart National Bank	Liquidating.
Kansas	▲Atchison Atchison	Atchison National Bank	Failed.
"	Circleville Jackson	State Bank of Circleville §	Failed.
Kentucky	▲Burkesville Cumberland	J. P. Frank †	Liquidating.
"	▲Wickliffe Ballard	Bank of Wickliffe §	Reorganized.
"	" "	I. N. Trimble Banking Co. †	Reorganized.
Michigan	Bangor Van Buren	Farmers & Merchants Bank †	Liquidating.
"	Benton Harbor Berrien	Rounds, Warner & Co. †	Liquidating.

State.	Town and County. ▲County Seats.		Name of Bank. § State. † Private.	Remarks.
Missouri	Kansas City	Jackson	Stock Yards Loan & Trust Co. §	Liquidating.
"	St. Louis	St. Louis City	Konta Brokerage Co. §	Liquidating.
Montana	▲Anaconda	Deer Lodge	Marcus Daly & Co. †	Reorganized.
Nebraska	Bennett	Lancaster	Bank of Bennett §	Liquidating.
New York	Brockport	Monroe	John H. Kingsbury †	Failed.
"	▲Penn Yan	Yates	First National Bank	Failed.
Ohio	Magnolia	Stark	Citizens Bank †	Liquidating.
Oklahoma Territory	▲Alva	Woods	Alva State Bank §	Liquidating.
" "	Stroud	Lincoln	Sac & Fox Bank §	Reorganized.
Pennsylvania	North East	Erie	W. H. Adkins & Co. †	Liquidating.
Rhode Island	▲Providence	Providence	Rhode Island Mortgage & Tr. Co. §	Liquidating.
Tennessee	▲Tazewell	Claiborne	Bank of Cumberland Gap §	Liquidating.
Texas	▲Decatur	Wise	Wise County National Bank	Liquidating.
"	Galveston	Galveston	Weeks, McCarthy & Co. †	Liquidating.
"	▲San Antonio	Bexar	R. E. Stafford & Co. †	Reorganized.
Vermont	Swanton	Franklin	Swanton Savings Bank & Tr. Co. §	Liquidating.
Virginia	Danville	Pittsylvania	Planters National Bank	Reorganized.
Ontario	Stratford	Perth	W. Mowat & Son	Failed.

23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

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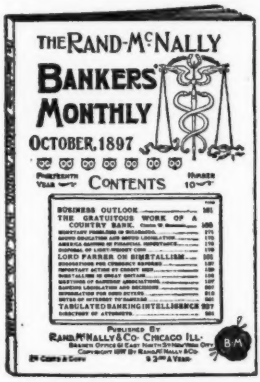

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	P. A. McDaniel.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inger & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	S. W. Johnston.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal courts.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	DAVISON & SMITH.
Bridgeport*† ....Jackson	W. F. Kirk.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton* .....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville* .....Bibb	J. W. Loving.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† .....Henry	B. F. REID.
▲Columbiana*† ....Shelby	Brown, McMillan & Leeper.
▲Cullman*† .....Cullman	Charles J. Brown.
▲Dadeville*† ...Tallapoosa	T. L. Bulger
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	W. W. CALLAHAN.
Demopolis*† ...Marengo	Taylor & Elmore.
Dothen*† .....Henry	H. A. Pearce.
▲Double Springs..Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Kelley & Johnson.
▲Elba* .....Coffee	Hickman & Riley.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*† .....Greene	McQueen & Harwood
▲Evergreen*† ....Conecuh	Farnham & Crum.
Faunsdale*† ....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*† ...Lauderdale	C. E. JORDAN.
▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	J. B. Merritt.
▲Gadsden*† .....Etowah	S. W. JOHNSTON.
▲Geneva*† .....Geneva	P. N. Hickman.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*† ..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*† .....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*† .....Sumter	Altman & Brockway.
▲Luverne*† .....Crenshaw	J. O. Sentell.
▲Marion*† .....Perry	J. H. Stewart.
▲Mobile*† .....Mobile	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶▲Montgomery*†..Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* .....Lawrence	G. K. McGREGOR.
New Decatur*† ..Morgan	See Decatur.
▲Oneonto*† .....Blount	G. W. Darden.
▲Opelika*† ..... Lee	SAMFORD & SON.
Oxford*† .....Calhoun	E. H. Hanna.
▲Ozark*† .....Dale	Joseph E. Acker.
Piedmont*† .....Calhoun	Cooke & Cooke.
Pratt City*• .....Jefferson	C. D. Comstock.
▲Prattville*† .... Autauga	Doster & Abney.
Roanoke*† .....Randolph	R. E. Taylor.
▲Rockford* ..... Coosa	John W. Batson.
▲Russellville*† ...Franklin	Almon & Bullock.
▲Scottsboro*† ....Jackson	Martin & Baldwin.
▲Seale*† .....Russell	Boykin & Benton.
Selma*† .....Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*.Washington	C. C. Kimbrough.
▲Talladega*† ....Talladega	WHITSON & GRAHAM.
Thomasville*† .... Clarke	Norman Gunn.
▲Troy*† ..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*† .....Colbert	Kirk & Almon.
▲Tuskegee*† ..... Macon	Charles W. Hare.
▲Union Springs*† .Bullock	J. D. NORMAN.
Uniontown*† ..... Perry	Christian & Lorelass.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Warrior*† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	Oliver & Smith.
▲Wetumpka*† ..... Elmore	W. P. Gaddis.

ALASKA.

Town and County.	Name.
Juneau*•	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT

ARIZONA.

Town and County.	Name.
▲Flagstaff*† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*† ..... Navajo	C. O. Anderson.
▲Kingman*† ..... Mohave	J. M. Murphy.
Mesa*† ..... Maricopa	George W. Woy.
▲Nogales*† .....Santa Cruz	E. Williams.
¶▲Phœnix*† .....Maricopa	J. W. CRENSHAW.
▲Prescott*† ..... Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*† .....Maricopa	W. J. Kingsbury.
▲Tombstone*† .... Cochise	Charles S. Clarke.
▲Tucson*† ..... Pima	BARNES & MARTIN.
▲Yuma*† ..... Yuma	PETER T. ROBERTSON.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*† ..... Clark	HARDAGE & WILSON.
▲Arkansas City*†.. Desha	F. M. Rogers.
Atkins*† ..... Pope	J. M. Barker, Jr.
▲Augusta*† ..... Woodruff	Roleson & Woods.
▲Batesville*†. Indep'dence	YANCEY & FULKERSON.
Beebe*† ..... White	Samuel J. Crabtree.
▲Benton*† ..... Saline	J. W. Westbrook.
▲Bentonville*† ..... Benton	Mauck & Lindsey.
▲Berryville*• ..... Carroll	J. P. Faulkner.
Black Rock*† ..Lawrence	Z. M. Cypert.
Brinkley*† ..... Monroe	John C. Palmer.
▲Camden*† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston* ..... Franklin	T. A. Pettigrew.
▲Clarendon*† ..... Monroe	A. S. BAYNE.
▲Clarksville*† ..... Johnson	J. W. Coffman.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*† ..... Clay	J. L. Taylor.
▲Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover, Jacoway & Crownover.
DeQueen† ..... Sevier	See Lockesburg.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*● ..... Prairie	McClintock & Langford.
▲DeWitt*† ..... Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	J. J. Sheppard.
▲Eureka Springs*●† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*●†. Wash'ton	WALKER & WALKER.
Fordyce*● ..... Dallas	R. C. Fuller.
▲Forest City*●†. St. Francis	NORTON & PREWETT.
▲Fort Smith*●† ..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*●† ..Sebastian	T. B. Pryor.
▲Hamburg* ..... Ashley	George B. Pugh.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*● ..... Sharp	W. A. Chase.
▲Harrisburg*● ... Poinsett	J. J. Mardis.
▲Harrison*● ..... Boone	Crump & Crump.
Hazen*† ..... Prairie	H. W. Holmes.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*●† ..... Phillips	N. G. TURNER.
Hope*●† ..... Hempstead	James H. McCollum.
▲Hot Springs*●†... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	A. M. Brumfield.
Imboden*● ..... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*●† ..Craighead	EUGENE PARRISH.
Junction*† ..... Union	E. O. Mohoney.
▲Lake City* ..... Craighead	See Jonesboro.
▲Lake Village*● ..... Chicot	R. M. Gates.
¶▲Little Rock*●† .. Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*●† ..... Lonoke	Trimble & Robinson.
▲Magnolia*●† ..... Columbia	Stevens & Stevens.
▲Malvern*●† ..... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*●†Fulton	C. E. Elmore.
▲Marianna*●† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*●† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
▲Melbourne* ..... Izard	J. B. Baker.
Mena*●† ..... Polk	Mathews & Olney.
▲Monticello*●† ..... Drew	Wood & Matthews.
▲Morrilton*●† ..... Conway	J. F. SELLERS.
▲Mountain Home* .. Baxter	M. N. Dyer & Son.
▲Mountainview* ..... Stone	B. F. Williamson.
▲Mount Ida* . Montgomery	G. Witt.
▲Murfreesboro ..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲NewLewisville*† L'Fay'te	King & Searcy.
▲Newport*●† ..... Jackson	PHILLIPS & CAMPBELL.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*●† ..... Franklin	W. W. & G. A. Mansfield.
▲Paragould*●† ..... Greene	BLOCK & SULLIVAN.
▲Paris*† ..... Logan	Anthony Hall.
▲Perryville* ..... Perry	James H. Vance.
▲Piggott*●† ..... Clay	Hunter & Moore.
▲Pine Bluff*●† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*●† ..... Nevada	C. C. HAMBY.
▲Princeton* ..... Dallas	R. H. Dedham.
▲Richmond* .. Little River	J. C. Head.
▲Risen*●† ..... Cleveland	W. J. Stanfield.
Rogers*●† ..... Benton	H. M. FRAZIER.
▲Russellville*●† ..... Pope	R. B. WILSON.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*●† ..... White	P. L. Stricklin.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*●†. Benton	T. G. Williams.
Springdale*●† Washington	M. Meehan.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*●† .... Arkansas	Edward Hall.
▲Texarkanna*●† .... Miller	See Texarkana, Texas.
▲Van Buren*●† .. Crawford	JESSE TURNER.
▲Vanndale*● ..... Cross	Killough & Logsden.
▲Varner*●† ..... Lincoln	G. H. Joslyn.
▲Waldron* ..... Scott	John W. Goolsby.
Walnut Ridge*●†. Lawr'ce	Slayton & Sloan.
▲Warren*●† ..... Bradley	A. C. Jones.
▲Washington*●†..Hemstead	J. D. Conway.
▲Wittsburg ..... Cross	See Vanndale.
Wynne*●† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	B. F. Fee.

CALIFORNIA.

Town and County.	Name.
Alameda*●† ..... Alameda	E. K. TAYLOR.
Alhambra*●.. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	ERNEST C. BONNER.
Anaheim*●† ..... Orange	Richard Melrose.
Antioch*●†.. Contra Costa	Hartley & Abbott.
Arcata*●..... Humboldt	George W. Hopkins.
▲Auburn*●† ..... Placer	W. B. LARDNER.
Azusa*●† ..... Los Angeles	W. H. Davies.
▲Bakersfield*●† ..... Kern	T. M. McNAMARA.
Benicia*●† ..... Solano	John Lynch.
Berkeley*●†..... Alameda	W. N. WASTE.
Biggs*●† ..... Butte	F. F. Carnduff.
Bodie*● ..... Mono	H. M. Eddy.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*●† ..... Napa	N. H. Frank.
Cambria*†... San Luis Ob.	B. H. Franklin.
Campbell*●† .. Santa Clara	See San Jose.
Cayucos*†.... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	G. F. Harris.
Chico*●† ..... Butte	F. C. LUSK.
Cloverdale*●† .... Sonoma	H. H. McKoon.
Colton*●†. San Bernardino	Thomas D. Hamilton.
Colusa*●† ..... Colusa	U. W. BROWN.
▲Corona* ..... Riverside	R. W. Freeman.
Covina*●†.... Los Angeles	See Los Angeles.
▲Crescent City*●. Del Norte	Childs & Hart.
Dixon*●† ..... Solano	A. Manning.
Downey*●†... Los Angeles	W. T. Kendrick.
▲Downieville*●† .... Sierra	F. R. WEHE.
Dutch Flat*●† ..... Placer	See Auburn.
Elsinore*●† ..... Riverside	J. A. Hoag.
Escondido*●† .. San Diego	F. P. Willard.
▲Eureka*●† ..... Humboldt	SEVIER BROS.
▲Fairfield*●† ..... Solano	Coghlan & Harvey.
Fall Brook*†... San Diego	See San Diego.
Ferndale*●†.... Humboldt	S. D. O'Neal.
Folsom*●† ... Sacramento	See Sacramento.
Forest*●† ..... Sierra	See Nevada City.
Forest Hill*●† ..... Placer	See Auburn.
Fort Bragg*●† Mendocino	See Ukiah.
Fort Jones*●† ... Siskiyou	I. A. Reynolds.
▲Fresno*●† ..... Fresno	L. L. CORY.
Fullerton*●† ..... Orange	H. C. Head.
Garlocks ..... Kern	See Bakersfield.
Gilroy*●† ..... Santa Clara	See San Jose.
Gonzales*●† .... Monterey	S. W. Mack.
Grass Valley*●†... Nevada	C. W. KITTS.
Gridley*●† ..... Butte	George E. Gardner.
Guadalupe*●†. Santa Barb.	J. P. Saunders.
▲Hanford*●† ..... Kings	W. R. McQuiddy.
Haywards*●† .... Alameda	Fred J. Russell.
Healdsburg*●† .... Sonoma	I. T. Coffman.
▲Hollister*●† ... San Benito	BRIGGS & HUDNER.
Hueneme*●† ..... Ventura	T. H. Merry.
▲Independence*●† .... Inyo	B. H. Yandell.
Ione*●† ..... Amador	W. J. McGee.
▲Jackson*●† ..... Amador	EAGAN & RUST.
▲Lakeport*●..... Lake	T. B. Bond.
Lemoore*●†..... Kings	Theo. Park.
Livermore*●†..... Alameda	G. W. Langan.
Lodi*●† ..... San Joaquin	W. C. Green.
Lompoc*●. Santa Barbara	Sheridan & Fox.
Long Beach*●†. Los Ang's	A. C. Lawson.
▲Los Angeles*●†. Los Ang's	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	C. WHITE MORTIMER. British Vice Consul. General law practice.
" ..... "	WORKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*●† . Santa Clara	See San Jose.
Madera*●†..... Madera	R. L. Hargrove.
▲Mariposa*●† .... Mariposa	J. W. Congdon.
▲Markleeville ..... Alpine	See Placerville.
▲Martinez*●†. Contra Costa	W. S. Tinning.
▲Marysville*●† ..... Yuba	FORBES & DINSMORE.
Mendocino*●†. Mendocino	C. C. Smith.
▲Merced*●†..... Merced	J. W. KNOX.
▲Modesto*●† .... Stanislaus	W. H. HATTON.
Monrovia*●†. Los Angeles	C. E. Slosson.
Monterey*●†.... Monterey	S. F. Gell.
▲Napa*●†..... Napa	WEBBER & RUTHERFORD.
National City*●† San D'go	F. R. Palmer.
▲Nevada City*●† ... Nevada	F. T. NILON.
North San Juan*●†Nevada	See Nevada City.
Oakdale*●†..... Stanislaus	E. G. Ryker.
▲Oakland*●† ..... Alameda	E. J. & O. J. BAMBERGER.
Oceanside*●†... San Diego	J. C. Hayes.
Ontario*●†San Bernardino	E. H. Jolliffe.
Orange*●†..... Orange	See Santa Ana.
Orland*●†..... Glenn	B. F. Geis.

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Town and County.	Name.
▲Oroville*•†.....Butte	John Guidery.
Pacific Grove*•†Monterey	S. F. Geil.
Palo Alto*•†..Santa Clara	See San Jose.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	LIPPITT & LIPPITT.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	U. S. Webb.
Randsburg*• .....Kern	See Bakersfield.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	EUGENE S WATSON.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•† ....Riverside	GEORGE A. SKINNER.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	B. V. SARGENT.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†... San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
San Jacinto*•†. Riverside	Lawrence Middlecoff.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•†..San Mateo	C. N. Kirkbride.
▲San Miguel*•†..S. Luis Ob	G. Webster.
▲San Pedro*•† Los Angeles	See Los Angeles.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
Santa Ana*•†.....Orange	F. P. Daniel.
Santa Barbara*•†S'nta B'a	H. G. CRANE.
▲Santa Clara*•† Santa Clara	W. A. Johnston.
Santa Cruz*•†..Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	C. U. Armstrong.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•..... Sonoma	P. H. Atkinson.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.. Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•†.....Napa	P. S. King.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suison City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Tehachapi*•†..... Kern	J. W. Jameson.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	E. W. HOLLAND.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	T. L. Carothers.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•† .....Solano	HILBORN & HALL.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•†.....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	W. J. Laird.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	B. F. Geis.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† ..... Yolo	FRANK E. BAKER.
▲Yreka*•† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*•† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	W. W. McCollister.
Alamosa*•† ..... Conejos	T. B. MacDonald.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	James D. Pilcher.
▲Aspen*•†..... .....Pitkin	R. G. WITHERS.
Berthoud*•† ..... Larimer	J. Y. Munson.
▲Boulder*•†.....Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
▲Buena Vista*•† .... Chaffee	TAYLOR & CHAMBERLAIN.
▲Burlington*•†.Kit Carson	P. B. Godsman.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	J. Bardine.
▲Castlerock*•† .... Douglas	A. G. Webster.
▲Central City*•† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	J. D. PILCHER.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripple Creek*•†...Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	Ezra T. Elliott.
▲Delta*•†..... ..... Delta	King & Robertson.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	RUSSELL & RITTER.
▲Fairplay*•†..... .....Park	CHARLES A. WILKIN.
Florence*•† .....Fremont	LEE CHAMPION.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	W. A. Hill.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gilletts*•†.....El Paso	H. G. Thurman.
Glenwood Sp'gs*•†Garf'ld	G. W. BARROW.
▲Golden*•†.....Jefferson	W. A. Dier.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†.... .....Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†..... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	R. L. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	GEORGE FAHRION.
▲La Junta*•†..... .... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.
Longmont*•†.....Boulder	Minor & Atwood.
Loveland*•†.....Larimer	Lynan Porter.
Mancos*•†.....Montezuma	See Cortez.
▲Meeker*..... .....Rio Blanca	M T. Ryan.
MonteVista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	F. D. Catlin.
New Windsor*.....Weld	See Windsor.
▲Ouray*•† .....Ouray	HENRY & SEGFRID.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	Charles K. Phillips.
▲Rico*•† .....Dolores	J. A. PULLIAM.
Ridgway*•† .....Ouray	J. P. Cassedy.

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Town and County.	Name.
Rocky Ford*•† ..... Otero	William B. Gobin.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	GEORGE H. BARNES.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	H. F. Sturdevant.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINIKIN.
▲Trinidad*•† .. Las Animas	JOHN J. HENDRICK.
Victor*•† ..... Teller	C. E. BRADY.
▲Walsenburg*•† . Huerfano	J. R. Killian.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor† ..... Weld	Henry A. Huntington.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† ... New Haven	V. MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ... Hartford	See Hartford.
Branford*•† .. New Haven	See New Haven.
▲Bridgeport*•† ... Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† ..... Hartford	John Winslow.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*† ..... Windham	See Danielson.
Buckland*† ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	A. T. & J. H. Roraback.
Canton*† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	See Danielson.
Chester*•† ..... Middlesex	Wilcox & Tyler.
Clinton*•† ..... Middlesex	See Middletown.
Colchester*•† ... New Lon.	See Norwich.
Collinsville*•† .. Hartford	See Hartford.
Cornwall*•† .... Litchfield	See Litchfield.
Cromwell*•† ... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	DEMPSEY & BOOTH.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deep River*•† . Middlesex	Wilcox & Tyler.
Derby*•† ..... New Haven	JOHN W. LARKIN.
Durham*•† ..... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*•† .... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Son.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*† ... Hartford	See Hartford.
Gladstonbury*•† Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	R. JAY WALSH.
Groton*•† ... New London	See New London.
Guilford*•† ... New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Hartford.
Higganum*•† .. Middlesex	See Middletown.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme* ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† ... New Haven	GEORGE A. FAY.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•† .... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	PHILIP J. MARKLEY.
New Canaan*•† . Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† . New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•† . New Lon.	ALFRED COIT.
Newington ..... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† ..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	See Winsted.
North Haven*•† New Hav.	See New Haven.
North Manchester•† Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	W. H. PERRY.
▲Norwich*•† .. New London	JOHN H. BARNES.
Orange*† ..... New Haven	See New Haven.
Parkville*† ..... Hartford	See Hartford.
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	SEARLS & RUSSELL.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	B. H. BILL.
Roxbury* ..... Litchfield	See New Milford.
Salem ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Landon.
Saybrooke*•† .. Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*•† ..... Litchfield	See Litchfield.
Shelton*† ..... Fairfield	E. L. Staples.
Simsbury*•† ..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•† .. New Lon.	G. D. Stanton, Jr.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	L. N. Austin.
Thomaston*•† .. Litchfield	Bradstreet & Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•† .. Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•† .. Litchfield	Gideon H. Welch.
Unionville*•† .... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•† .. Litchfield	D. F. Webster.
West Cornwall*•† .. Litch.	See Litchfield.
West Haven*•† . New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
Wethersfield*•† . Hartford	See Hartford.
West Winsted*† .. Litchf'd	Samuel A. Herman.
▲Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester ..... Litchfield	See Winstead.
Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
Winsted*•† ..... Litchfield	SAMUEL A. HERMAN.
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton ..... Kent	See Dover.
Delaware City*•† New Cas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	KENNEY & MAGEE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel ..... Sussex	See Georgetown.
Lewes ..... Sussex	See Georgetown.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Newark*•† .... New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•† ... New Castle	See Wilmington.
Odessa* ..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•† ..... D. C.	See Washington.
Georgetown*•† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .... D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†. Franklin	H. C. Hicks.
▲Arcadia*•† ..... De Soto	CHARLES W. FORRESTER.
Avon Park* ..... De Soto	H. B. Saunders, Jr.
▲Bartow*•† ..... Polk	H. K. OLLIPHANT.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*•† . Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† ..... Levy	E. A. Pinnell.
▲Brooksville*•† . Hernando	G. C. Martin.
Cedar Keys*•† ..... Levy	E. J. Lutterloh.
Cocoa*•† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	R. Don McLeod.
▲Dade City*•† ..... Pasco	J. A. Hendley.
Daytona*•† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•† ..... Volusia	F. C. Austin.
Eustis*•† ..... Lake	B. S. Weeks.
▲Fernandina*•† .... Nassau	H. J. BAKER.
Fort Meade*•† ..... Polk	T. M. Stansfield.
▲Gainesville*•† .... Alachua	W. C. JACKSON.
▲Greencove Spgs*•† .. Clay	P. C. Fisher.
Interlachen*•† .... Putnam	See Palatka.
▲Ivernese*•† ..... Citrus	W. J. Barnett.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•† ..... Hamilton	Roberson & Small.
▲Juno ..... Dade	See Palm Beach.
▲Key West*•† ..... Monroe	GEO. B. PATTERSON.
▲Kissimmee*•† .... Osceola	J. N. Taylor.
▲Lake City*•† .... Columbia	A. J. Henry.
Lakeland*•† ..... Polk	Pierce & Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•† .... Suwannee	M. E. Broome.
▲Macclenny*• ..... Baker	See Jacksonville.
▲Madison*•† ..... Madison	C. B. ASHLEY.
▲Marianna*•† ..... Jackson	Milton & Milton.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† .... Brevard	Reeves & Hogg.
Miami*•† ..... Dade	ROBBINS & GRAHAM.
▲Milton*•† ..... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	L. A. Hendry.
▲Ocala*•† ..... Marion	ALLEN & WRIGHT.
Orange City*•† .... Volusia	F. C. Austin.
▲Orlando*•† ..... Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† ..... Putnam	R. W. & W. M. DAVIS.
Palm Beach*•† ..... Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•† .... Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*•† .. De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† ..... Orange	E. K. FOSTER.
▲Stanton*•• ..... Marion	See Ocala.
▲Starke*•† ..... Bradford	J. T. Wills.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•† . Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•† . Hillsboro	See Tampa.
▲Tavares*•† ..... Lake	Alex. St. Clair Abrams.
▲Titusville*•† ..... Brevard	G. Cary-Elwes.
▲Vernon ..... Washington	See Marianna.
▲Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcot
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	HOOPER & CRISP.
▲Appling ..... Columbia	D. C. Moore.
▲Athens*•† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•† .... Decatur	Donaldson & Hawes.
Barnesville*•† ..... Pike	S. N. Woodward.
▲Baxley*•† ..... Appling	Thomas & Parker.
▲Blackshear*•† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville ..... Union	W. E. Chandler.
▲Blakely*•† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*•† ..... Thomas	See Thomasville.
▲Brunswick*•† ..... Glynn	W. G. BRANTLEY.
▲Buchanan*•† ... Haralsom	J. M. McBride.
▲Buena Vista*•† .... Marion	George P. Monroe.
Buford*•† ..... Gwinnett	C. H. Smith, Jr.
▲Butler*•† ..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	W. R. Rankin.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*†. ..... Cherokee	George I. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*•† ..... Carroll	R. D. Jackson.
▲Cartersville*•† .... Bartow	JOHN W. AKIN.
▲Cedartown*•† ..... Polk	J. A. Blance.

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Town and County.	Name.
▲Clarksville*●†Habersh'm	J. C. Edwards.
▲Clayton*	W. S. Paris.
▲Cleveland▲	J. W. H. Underwood.
▲Clinton.	Richard Johnson.
▲Clyde	See Savannah.
Cochran*●	Z. V. Peacock.
▲Colquitt	C. C. Bush.
▲Columbus*†	McNEILL & LEVY.
▲Conyers*●	John R. Maddox.
Cordele*●	THOMSON & WHIPPLE.
▲Covington*●	J. G. Lester.
▲Crawfordsville*●	H. M. Holden.
Culloden*●	See Forsyth.
▲Cumming*	H. L. Patterson.
▲Cusseta*●	C. C. Minter.
▲Cuthbert*●	W. C. WORRILL.
▲Dahlonega*	Price & Charters.
▲Dallas*●	A. J. Camp.
▲Dalton*●	R. J. & J. McCAMY.
▲Danielsville*	D. W. Meadow.
▲Darien*●	C. L. Livingston.
Davisboro*●	See Louisville.
▲Dawson*●	JAMES G. PARKS.
▲Dawsonville*	J. M. Bishop.
▲Decatur*●	Braswell & Smith.
Demorest*●	Crane & McMillan.
▲Douglas*	Quincey & McDonald.
▲Douglasville*●	W. T. Roberts.
▲Dublin*●	P. L. Wade.
▲Eastman*●	Smith & Clements.
▲Eatonton*●	W. B. Wingfield.
▲Elberton*●	Z. B. ROGERS.
▲Ellaville*●	C. R. McCrory.
▲Ellijay*†	J. P. Perry.
▲Fairburn*●	L. S. Roan.
▲Fayetteville*●	T. V. Lester.
Fitzgerald*●	RYMAN & KENNEDY.
Floville*●	See Jackson.
Flowery Branch*●	See Gainesville.
▲Forsyth*●	R. L. Berner.
▲Fort Gaines*●	W. A. Scott.
Fort Valley*●	H. A. MATHEWS.
▲Franklin*	D. B. Whittaker.
▲Gainesville*●	DUNLAP & DUNLAP.
▲Georgetown*●	T. L. Guerry.
▲Gibson*●	B. F. Walker.
▲Greensboro*●	H. T. Lewis.
▲Greenville*●	H. W. Hill.
▲Griffin*●	ROBERT T. DANIEL.
▲Hamilton*●	B. H. Walton.
Harmony Grove*●	R. L. J. Smith.
▲Hartwell*●	A. G. McCurry.
▲Hawkinsville*●	W. L. & WARREN GRICE.
▲Hiawassee*	J. H. Davis.
▲Hinesville*†	S. B. Brewton.
Hogansville*●	E. C. Mobley.
▲Homer*	Oscar Brown.
▲Homerville*●	Dickerson & Townsend.
▲Irwinton*	J. W. Lindsey.
▲Irwinville	J. H. Buchanan.
▲Isabella*†	J. G. Polhill.
▲Jackson*●	M. P. HALL.
▲Jasper*†	J. W. Henley.
▲Jefferson*●	E. C. Armistead.
▲Jesup*●	D. M. Clark.
▲Jonesboro*●	W. M. Wright.
▲Knoxville*†	W. J. Wallace.
▲Lafayette*●	Lumpkin & Shattuck.
▲La Grange*●	J. H. COTTER.
▲Lawrenceville*●	C. H. Brand.
▲Leesburg*●	Long & Son.
▲Lexington*●	W. M. Howard.
▲Lincolnton	J. E. Strother.
▲Louisville*●	Hudson & Wright.
▲Lumpkin*●	G. R. ELLIS.
▲Macon*●	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*●	George & George.
▲Marietta*●	CLAY & BLAIR.
Marshallville*●	See Oglethorpe.
Maysville*●	G. W. Brown.
▲McDonough*●	E. J. Reagan.
▲McRae*●	E. D. Graham.
▲Milledgeville*●	WHITFIELD, ALLEN & MOORE.
Millen*●	W. V. Tyler.
▲Monroe*●	B. S. Walker.
Montezuma*●	H. L. McKinzie & Son.
▲Monticello*●	F. Jordan, Sr.
▲Morgan*	L. G. Cartledge.
▲Moultrie*●	T. W. MATTOX.
▲Mt. Vernon*†	J. B. Geiger.
▲Nashville*	Peeples & Alexander.
▲Newman*●	STALLINGS & ORR.
▲Newton*	A. S. Johnson.
▲Oglethorpe*●	A. H. Perry.
Pelham*●	See Camilla.
▲Perry*●	J. H. Houser.
▲Preston*●	S. R. Stevens.
▲Quitman*●	C. M. HITCH.
▲Reidsville*	E. C. COLLINS.
Reynolds*●	R. S. Foy.
Richland*●	D. B. Harrell.
▲Ringgold*●	J. H. Anderson.
▲Rome*●	ALMER R. DAVIS.
▲Sandersville*●	Tyson & Chambers.
▲Savannah*●	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senola*●	W. H. Taylor.
Shellman*●	W. C. Worrill.
Social Circle*●	T. Spearman.
▲Sparta*●	H. R. LEWIS.
▲Springfield	J. H. Hodge.
▲Springplace*	C. L. Henry.
▲Statenville	W. S. West.
▲Statesboro*†	Groover & Johnson.
▲St Mary's*	See Brunswick.
▲Summerville*●	J. M. Bellah.
▲Swainsboro*●	R. J. Williams.
▲Sylvania*●	E. K. Overstreet.
Sylvester*	J. G. Polhill.
▲Talbotton*†	J. M. Mathews.
Tallapoosa*●	Head & Head.
Tennille*●	John C. Harmon.
▲Thomaston*●	J. L. Cotten.
▲Thomasville*●	THEODORE TITUS.
▲Thomson*●	John T. West.
Tifton*●	John Murrow.
Toccoa*●	JOHN W. OWEN.
▲Traders Hill	See Waycross.
▲Trenton*●	W. M. & J. P. Jacoway.
Unadilla*●	J. L. Jones.
▲Valdosta*●	A. T. WOODWARD.
▲Vienna*●	J. H. Woodward & Son.
▲Warrenton*●	James Whitehead.
▲Washington*●	W. M. & M. P. REESE.
▲Watkinsville*●	B. E. Thrasher.
▲Waycross*●	TOOMER & REYNOLDS.
▲Waynesboro*●	W. R. Callaway.
West Point*●	R. A. S. Freeman.
Winder*●	W. H. Quarterman.
▲Wrightsville*●	V. B. Robinson.
▲Zebulon*●	J. S. Pope.

IDAHO.

Town and County.	Name.
▲Albion*	K. I. Perky.
▲Blackfoot*●	F. S. Dietrich.
¶▲Boise*●	J. H. RICHARDS.
▲Caldwell*●	H. A. Griffiths.
▲Challis*	Milton A. Brown.
Coeur d'Alene*●	E. McBee.
Genesee*●	See Moscow.
Grangeville*	W. N. Scales.
▲Hailey*●	TEXAS ANGEL.
▲Idaho City*	Carl Paine.
Idaho Falls*●	H. J. HASBROUCK.
Juliaetta*●	See Moscow.
Kendrick*●	Coults & Steele.
▲Lewiston*●	JAMES E. BABB.
▲Malad City*	GEO. E. GRAY.
Montpelier*●	J. C. Rich.
▲Moscow*●	S. S. Bassett.
▲Mt. Idaho*	W. N. Scales.
▲Murray*	C. W. Beale.
▲Paris*●	James H. Hart.
Payette*	Burgan & Rogers.
▲Pocatello*●	EDEN & TERRELL.
▲Rathdrum*●	C. L. Hletman.
▲Salmon*	F. J. Cowen.
▲Shoshone*●	J. S. Waters.
▲Silver City*	J. G. Watts.
▲St. Anthony*	J. E. COCHRAN.
Wallace*●	C. W. Beale.
Wardner*●	W. N. Morphy.
▲Weiser*●	Frank Harris.

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ILLINOIS.

Town and County.	Name.
Abingdon*†.....Knox	See Galesburg.
Adair*†..... McDonough	See Macomb.
Albany*†..... Whiteside	D. S. Efner.
▲Albion*†.....Edwards	J. M. Campbell.
▲Aledo*†.....Mercer	BASSETT, MAIN & BASSETT.
Alexis*†.....Warren	Thomas R. Squires.
Allerton*†.... Vermilion	See Danville.
Alpha*†.....Henry	J. A. Widney.
Altamont*† .. Effingham	F. M. Schilling.
Alton*†..... Madison	H. S. BAKER.
Altona*†.... .....Knox	L. K. Byers.
Amboy*†.....Lee	W. E. Ives & Son.
Anchor*†.....McLean	D. B. Stewart.
Anna*† .....Union	DODD & PICKRELL.
Annawan*†.....Henry	W. H. Holzinger.
Antioch*●..... Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†.... ....Douglas	Barricklow & Cofer.
Arenzville*†.....Cass	G. Engelbach.
Argenta*†.... ....Macon	See Decatur.
Armington*†...Tazewell	See Bloomington.
Armstrong*† .Vermilion	John Smith, Jr.
Arrowsmith*†...McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*†..... Iroquois	See Watseka.
Ashland*†.....Cass	I. H. Stanley.
Ashley*†....Washington	See Nashville.
Ashton*†..... Lee	V. H. Myers.
Assumption*†..Christian	See Taylorville.
Astoria*†..... ..Fulton	S. P. CUMMINGS.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*†.....Piatt	See Monticello.
Auburn*†.....Sangamon	R. H. McAulty.
Augusta*†.....Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	P. V. Castle.
Ava*† .....Jackson	S. W. Treesch.
Avon*†.....Fulton	M. Head.
Barrington*†.....Cook	See Waukegan.
Barry*†.....Pike	J. K. Crawford.
Batavia*† .....Kane	J. O. McCLELLAN.
Beardstown*†.....Cass	R. R. HEWITT.
Beecher*† .....Will	See Grant Park.
Belleville*†.....St. Clair	M. W. WEIR.
▲Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	ROBERT W. WRIGHT.
▲Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	D. Davis.
Benton*†..... Franklin	Flannigan & Payne.
▲Bethany*†.....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Opuawka.
Blandinsville*†.McDon'h	N. S. Campbell.
▲Bloomington*†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	See Decatur.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Albion.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*†.....Clinton	See Carlyle.
Brighton*† .....Macaupin	D. D. Goodell.
Brimfield*† .....Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	W. L. R. Johnson.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	David E. Keefe.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†.....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
Cairo*† .....Alexander	GREEN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macaupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	James McHale.
▲Carmi*† ..... White	PARRISH & PARRISH.
Carrier's Mills*†...Saline	See Harrisburg.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Cartersville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	W. S. LOWRY.
Cedarville*†.. Stephenson	See Freeport.
Centralia*†.....Marion	S. L. DWIGHT.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*†.....Carroll	H. R. PARSONS.
Champaign*† Champaign	A. H. BRYAN.
Chandlerville*†.....Cass	See Beardstown.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	J. B. SIMPSON.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R.G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KUEZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	R. S. Cusick.
Cisco*†..... ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*†..... .....Adams	See Quincy.
Clifton*†.....Iroquois	See Hoopeston.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Colchester*†McDonough	Thomas Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Cooksville*†.....McLean	See Arrowsmith.
Coulterville*†. Randolph	A. Russell.
Cowden*†..... .....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Creston*†. .....Ogle	B. Knapp.
Cropsey*†..... McLean	See Peoria.
Crossville*†..... White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†... Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	T. F. Donovan.
Danvers*†..... .....McLean	J. E. Jennings.
▲Danville*● ....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	See Freeport.
▲Decatur*†..... .....Macon	JAMES M. LEE. Refers to Milliken National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Deer Creek*†...Tazewell	L. A. Buchner.
DeKalb*†.... ....DeKalb	POND & KENNEDY.
DeLand*†.....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divornon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† .....Union	See Jonesboro.
Downer's Grove*† .DuP.	M. Slusser.
DuQuoin*†.....Perry	R. W. S. WHEATLEY.
Durand*† ....Winnebago	Frank Friedl.
Dwight*†.....Livingston	ROMBERGER & SMITH.
Earlville*†.....La Salle	W. H. Norton.
East Dubuque*†.Jo Dav.	See Galena.
East Lynn*† ..Vermilion	O. O. Ross.
Easton*† .....Mason	A. T. Depue.
East St. Louis*† .St. Clair	WISE & McNULTY.
Edelstein*† .....Peoria	See Peoria.
Edinburg*† .... Christian	C. A. Prater.
▲Edwardsville*† .Madison	B. G. WAGGONER.
▲Effingham*† ..Effingham	WOOD BROS.
Elburn*† .....Kane	W. R. S. Hunter.
Eldorado*† .....Saline	W. S. Summers.
Elgin*† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*† .....Logan	See Lincoln.
Elliott*† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*†.....McLean	See Bloomington.
Elmhurst*† .....DuPage	George Sawin.
Elmwood*†.....Peoria	Putnam & Sturtevant.
El Paso*† .....Woodford	J. I. KERR.
Emden*† .....Logan	See Lincoln.
Enfield*† .....White	Joan N. Wilson.
Englewood*† .....Cook	See Chicago.
Equality*†.....Gallatin	See Shawneetown.
Erie*† .....Whiteside	William H. Allen.
Essex*† .....Kankakee	See Kankakee.
Eureka*†.....Woodford	J. ALBERT BRIGGS.
Evanston*† ..... Cook	J. F. BOYER.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*†...Livingston	G. F. H. FAIRRITHERS.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*† .....Douglass	See Tuscola.
Fairmount*†..Vermilion	See Danville.
Fairview*†.....Fulton	See Lewiston.
Farina*† .....Fayette	A. T. Brasel.
Farmer City*†...DeWitt	HERRICK & HERRICK.
Farmersville*†..Montg'y	See Springfield.
Farmington*† ....Fulton	See Canton.
Fillmore*† .Montgomery	See Hillsboro.
Findlay*† .....Shelby	See Shelbyville.
Fisher*†.....Champaign	H. L. Kelly.
Fithian*†.....Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† .....Clay	Hagle & Sturtner.
Fooaland*† .. Champaign	George A. De Long.
Forrest*† .....Livingston	See Pontiac.
Forreston*†.....Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*†.....Morgan	See Jacksonville.
Franklin Grove*†....Lee	See Dixon.
▲Freeport*†...Stephenson	W. N. CRONKRITE.
Fulton*† .....Whiteside	C. C. McMahon.
Galatia*† .....Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL.
▲Galesburg*†.....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*†.....Henry	N. F. ANDERSON.
Gardner*†.....Grundy	See Morris.
Geneseo*† ..... Henry	DUNHAM & FOSTER.
▲Geneva*† ..... Kane	W. R. S. HUNTER.
Genoa*†.....De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	L. A. CRANSTON.
Gifford*†.....Champaign	See Urbana.
Gillespie*†.....Macoupin	J. M. Hampton.
Gilman*† ..... Iroquois	Spencer S. Cone.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	MOORE & BEAMES.
Golden*† ..... Adams	See Quincy.
GoodHope*†McDonough	Agnew & Vose.
Grafton*† .....Jersey	See Jerseyville.
Grand Ridge*†...La Salle	See Ottawa.
Grant Park*• ..Kankakee	E. H. Buck.
Grayville*† .....White	T. G. Parker.
Greenfield*†.....Greene	See Carrollton.
Greenup*†.. Cumberland	W. H. McDonald.
Greenview*† .....Menard	R. L. Walker.
▲Greenville*†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† .....McLean	C. M. Coyle.
Griggsville*†.....Pike	See Pittsfield.
Grove City*.....Christian	See Pana.

Town and County.	Name.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† .....Platt	See Monticello.
Hamphire*† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selby.
▲Harrisburg*† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*†.....McHenry	J. B. Lyon.
Harvel*† ...Montgomery	See Springfield.
Harvey*† .....Cook	I. J MOUSER.
▲Havana*† .....Mason	WALLACE & LACEY.
Hebron*†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*†.....Marshall	Fred S. Potter.
Herrick*†.....Shelby	See Ramsey.
Herscher*†....Kankakee	See Kankakee.
Heyworth*† .....McLean	See Bloomington.
Highland*†.....Madison	Timothy Gruaz.
▲Hillsboro*†.Montgomery	FRED A. RANDLE.
Hinckley*†.....DeKalb	See Aurora.
Holcomb*†.....Ogle	C. E. Oakes.
Homer*†.....Champaign	See Champaign.
Hoopeston*†..Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*†.....Tazewell	See Pekin.
Hume*†.....Edgar	T. J. Copfman.
Huntley*†.....McHenry	See Woodstock.
Hutsonville*† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*†.....Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Iuka*†.....Marion	See Salem.
Ivesdale*†....Champaign	See Monticello.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†.....Jersey	O. B. Hamilton.
▲Joliet*†.....Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*† .....Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† .....Greene	See Carrollton.
▲Kankakee*†...Kankakee	H. K. WHEELER.
Kansas*† .....Edgar	E. G. Rose.
Keithsburg*† ....Mercer	L. D. Kirkpatrick.
Kenney*† .....DeWitt	Scroggin & Co.
Kewanee*†.....Henry	BLISH & LAWSON.
Kings*† .....Ogle	See Oregon.
Kingston*† .....DeKalb	See DeKalb.
Kinmundy*† .....Marion	John F. Donovan.
Kirkland*†.....DeKalb	See Aurora.
Kirkwood*† .....Warren	See Monmouth.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*†.....Marshall	B. W. WRIGHT.
Ladd*† .....Bureau	J. W. BLEE.
Lafayette*† .....Stark	See Toulon.
La Grange*†.....Cook	F. L. Grant.
La Harpe*†.....Hancock	L. S. McCrory.
La Moille*†.....Bureau	H. A. Stanard.
Lanark*† .....Carroll	C. W. Middlekauff.
La Rose*†.....Marshall	C. H. Justis.
La Salle*†.....La Salle	HASKINS & PENNICK.
Latham*†.....Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	GEORGE W. LACKEY.
Leaf River*†.....Ogle	George E. Johnson.
Leland*†.....La Salle	L. B. Olmstead.
Lemont*† .....Cook	See Lockport.
Lena*†.....Stephenson	See Freeport.
Le Roy*† .....McLean	E. D. RIDDLE.
▲Lewistown*† .....Fulton	HARRY M. WAGGONER.
Lexington*†.....McLean	S. L. Smith.
Libertyville*† .....Lake	Clarence N. Durand.
▲Lincoln*† .....Logan	S. L. WALLACE.
Litchfield*† Montgomery	McWilliams & Sons.
Little York*†....Warren	See Monmouth.
Laomi*† .....Sangamon	Joseph Jones.
Lockport*†.....Will	C. B. CHEADLE.
Loda*†.....Iroquois	Nathan P. Goodell.
London Mills*†....Fulton	M. T. Robinson.
Lostant*†.....La Salle	See La Salle.
▲Louisville*†.....Clay	Barnes & Rose.
Lovington*†....Moultrie	O. T. Atchison.
Mackinaw*†....Tazewell	N. Campbell.
▲Macomb*†..McDonough	NEECE & SON.
Macon*† .....Macon	See Decatur.
Mahomet*† ..Champaign	See Champaign.
Malta*† .....DeKalb	D. F. Pease.
Manchester*†† .....Scott	Knight & Million.
Manhattan*† .....Will	F. M. Fahey.
Manito*† .....Mason	See Pekin.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Geneva.
Maquon*† .....Knox	See Galesburg.
Marengo*† .....McHenry	A. B. Cooley.
▲Marion*† ....Williamson	George W. Young.
Marissa*†.....St. Clair	R. S. Hamilton.
Maroa*†.....Macon	B. F. Shipley.
Marseilles*†.....La Salle	See Ottawa.
▲Marshall*† .....Clark	FRED J. BARTLETT.
Martinsville*† .....Clark	H. Gasaway.
Maryaville. ....Vermilion	See Danville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mascoutah*†....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*†.....Coles	ANDREWS & VAUSE.
Mazon*† .....Grundy	M. S. Denney.
McHenry*† ....McHenry	H. C. Mead.
McLean*†. .....McLean	See Atlanta.
▲McLeansboro*† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*† .....Henderson	See Oquawka.
Medora*†.....Macoupin	J. W. Kitzmiller.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*†.....La Salle	JOHN F. MADDEN.
Meredosia*†. .....Morgan	See Jacksonville.
▲Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Kay & Kay.
Milledgeville*† ...Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton*.....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	John N. Edmonds.
Modesto*†....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McKENIRY & McKENIRY.
Momence*† ...Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	C. A. Tatman.
▲Morris*† .....Grundy	E. SANFORD.
▲Morrison*† ....Whiteside	L. T. Stocking.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† .....Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	GEORGE L. HOFFMAN.
Mt. Morris*† .....Ogle	H. G. Kauffman.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	F. L. Tomlinson.
Mt. Sterling*† .....Brown	Walter I. Manny.
▲Mt. Vernon*† ...Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	B. F. Pontius.
▲Murphysboro*† .Jackson	HILL & MARTIN.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*• .....Hancock	G. A. RITTER.
Nebo*† .....Pike	I. L. Lemmon.
Neoga*† .....Cumberland	See Toledo.
Neponset*† .....Bureau	See Princeton.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† .....Jasper	FITHIAN & DAVIDSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*†.Montgomery	D. H. Zepp.
Normal*†. ..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*†.Mercer	B. G. Widney.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. F. Green.
Oak Park*† .....Cook	H. R. PEBBLES.
Odell*† .....Livingston	M. E. Wright.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	F. P. Tcharner.
▲Olney*† .....Richland	J. Lynch, Jr.
Onarga*† .....Iroquois	I. Amerman, J. P
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*†Stephenson	See Freeport.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† .....La Salle	BREWER & STRAWN.
Palatine*† .....Cook	C. S. Cutting.
Palmyra*† .....Macoupin	J. B. Searcy.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† .....Edgar	R. L. & G. M. McKINLAY.
Pawnee*• .....Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. P. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	GRAFF & RIDER.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Peotone*† .....Will	M. Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....La Salle	F. T. BEERS.
▲Petersburg*† ....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ...Perry	W. T. Vaughn.
Piper City*† .....Ford	John R. Lewis.
▲Pittsfield*† .....Pike	A. C. BENTLEY.
Plainfield*† ..... Will	G. D. Foster.

Town and County.	Name.
Plano*†.....Kendall	TURPIN & DARNELL.
Pleasant Plains*†.Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ....Livingston	A. C. NORTON.
Poplar Grove*†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*†.McDon'gh	E. A. Boynton.
▲Princeton*† .....Bureau	OWEN G. LOVEJOY.
Princeville*† .....Peoria	See Peoria.
Prophetstown*†Whites'e	William Matthis.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	E. B. Spurgeon.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	L. A. Smyers.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*† .....Cook	See Chicago.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ...McHenry	See Woodstock.
Richview*†. Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	H. C. Elliott.
Ridgway*† .....Gallatin	Phillips & Wiedman.
Roanoke*† ....Woodford	P. W. Morris.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	Bradberry & McHatton.
Rochelle*† .....Ogle	Francis E. Dresser.
▲Rockford*† ..Winnebago	MARSHALL & TAGGERT.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	See Chicago.
Roodhouse*† .....Greene	D. J. Sullivan.
Roseland† .....Cook	See Chicago.
Roseville*† .....Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	PHILIP E. MANN.
Rutland*† .....La Salle	See Ottawa.
Sadorus*† ....Champaign	See Urbana.
▲Salem*† .....Marion	CHARLES E. JENNINGS.
Sandoval*† .....Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	John W. Blee.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	F. J. CAMPBELL.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Seneca*† .....La Salle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*† .....Carroll	J. Martin.
▲Shawneetown*†.Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† .....LaSalle	See La Salle.
Sherrard† .....Mercer	See Aledo.
Shipman*† .....Macoupin	See Carlinville
Sidell*† .....Vermilion	See Danville.
Sidney*† .....Champaign	W. A. Vaden.
Sigel*† .....Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† ..... Warren	See Monmouth.
Somonauk*† .... DeKalb	W. A. Dennis.
Sorento*† .....Bond	John Driskill.
South Chicago*† ....Cook	See Chicago.
South Evanston*† ...Cook	See Chicago.
Sparta*† .....Randolph	R. J. Goddard.
¶▲Springfield*..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*†..Bureau	A. R. GREENWOOD.
Stanford*† .....McLean	G. E. Hiner.
Staunton*† ....Macoupin	R. E. DORSEY.
St. Anne*† ....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	T. E. Ryan.
St. Elmo*† .....Fayette	J. H. Atterbury.
St. Joseph*†. Champaign	See Champaign.
Sterling*† .... Whiteside	J. & J. DINSMOOR.
Stewardson*†. .....Shelby	E. Boggs.
Stillman Valley*† ...Ogle	See Oregon.
Stockton*† ...Jo Daviess	W. S. Eaton.
Stone Fort*† .....Saline	J. M. Walden.
Stonington*† ..Christian	See Taylorville.
Streator*†. .....La Salle	H. N. RYON & SON.
Stronghurst*†Henderson	R. F. Robinson.
▲Sullivan*† ....Moultrie	J. R. & W. EDEN.
Sumner*† .....Lawrence	S. C. Lewis.
▲Sycamore*† .....DeKalb	H. T. SMITH.
Table Grove*† ....Fulton	See Lewistown.
Lallula*† ..... Menard	J. J. Baker.
Tamaroa*† .....Perry	See DuQuoin.
Tamplco*† .... Whiteside	White & Sheldon.
▲Taylorville*† ....Christian	J. C. McBRIDE.
Thawville*† .....Iroquois	See Gilman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	John H. Welsh.
▲Toledo*† ..... Cumberland	CHARLES M. CONNOR.
Tolono*† ..... Champaign	W. A. Perkins.
Toluca*† ..... Marshall	W. Hawthorne.
Tonica*† ..... La Salle	Henry Gunn.
▲Toulon*† ..... Stark	B. F. Thompson.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Londen.
Troy*† ..... Madison	Miller & Ritchie.
▲Tuscola*† ..... Douglas	N. C. LYRLA.
Union Hill† ... Kankakee	See Kankakee.
▲Urbana*† ..... Champaign	CUNNINGHAM & BOGGS.
Utica*† ..... La Salle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	HENRY & HOUSTON.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Versailles*† ..... Brown	See Mount Sterling.
▲Vienna*† ..... Johnson	P. T. Chapman.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	FRED A. SNYDER.
Waggoner*† Montgom'ry	See Hillsboro.
Walnut*† ..... Bureau	M. A. Silver.
Warren*† ..... Jo Daviess	W. H. Glasgow.
Warrenburg*† ..... Macon	See Decatur.
Warsaw*† ..... Hancock	JOHN W. MARSH.
Washburn*† .. Woodford	George P. Gill.
Washington*† .. Tazewell	John W. Dougherty.
Watagа*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† ..... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*† ..... Lake	R. W. COON.
Waverly*† ..... Morgan	E. Etter.
Waynesville*† ... De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† ..... Lee	See Dixon.
West Chicago*† . Du Page	C. D. Clark.
Westfield*† ..... Clark	J. L. Pratt.
West Pullman*† ..... Cook	See Chicago.
West Salem*† .. Edwards	J. A. Lopp.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† ..... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	J. W. Johnson.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	George C. Smith.
Winnetka*† ..... Cook	See Chicago.
Winslow*† ... Stephenson	See Freeport.
Woodhull*† ..... Henry	A. C. Peck, Jr.
▲Woodstock*† .. McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	T. J. Kightlinger.
▲Yorkville*† ..... Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	S. N. Shester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	THOMAS M. EELLS.
Alexandria*† ... Madison	SHANNON & RIZER.
Amba*† ..... Benton	W. Lee Bartlett.
▲Anderson*† ..... Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*† ..... Steuben	S. A. WOOD.
Arcadia*† ..... Hamilton	L. N. Gilliam.
Argos*† ..... Marshall	See Plymouth.
Ashley*† ..... Steuben	George Strayer.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	F. L. WELSHEIMER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Batesville*† ..... Ripley	M. R. Connelley.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Marner.
▲Bloomfield*† ..... Greene	HARVEY W. LETSINGER.
▲Bloomington*† .. Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*† ..... Warrick	C. W. ARMSTRONG.
Boswell*† ..... Benton	See Plymouth.
Bourbon*† ..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	GEORGE A. KNIGHT.
Bremen*† ..... Marshall	See Plymouth.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Rich & Stonehill.
Brookston*† ..... White	Gutherie & Bushell.
▲Brookville*† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	Andrew J. Baxter.
Cambridge City*† Wayne	E. Kepler.
Camden*† ..... Carroll	P. Ray.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† ..... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	F. F. Morony.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† ... Whitley	W. S. Gandy.
Cicero*† ..... Hamilton	R. P. Neal.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† ..... Hendricks	See Greencastle.
Clinton*† ..... Vermilion	D. C. JOHNSON.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	COOPER & COOPER.
▲Connersville*† .. Fayette	McKEE, LITTLE & FROST.
Converse*† ..... Miami	John W. Edward.
Corunna*† ..... DeKalb	See Auburn.
▲Corydon* ..... Harrison	George W. Self.
▲Covington*† ... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver* ..... Marshall	V. P. Kirk.
Dalevillle*† ..... Delaware	F. & M. Banks.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† ..... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	FRANCE & MERRIMAN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† ..... Dearborn	W. C. D. Stevenson.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	See Hammond.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	A. S. HELMS.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*† ..... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	John H. Luckett.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† ..... Randolph	John A. Moorman.
Flora*† ..... Carroll	W. A. Pruitt.
Fort Branch*† ..... Gibson	See Mt. Vernon.
Fortville*† ..... Hancock	Joseph Bills.
▲Fort Wayne*† ..... Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	ERNEST A. CURTIS.
Francesville*† ... Pulaski	See Winamac.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	W. B. FOLEY.
Fremont*† ..... Steuben	J. G. Yeagley.
Galveston*† ..... Cass	B. B. RICHARDS.
Garrett*† ..... De Kalb	MYERS & MOUNTZ.
Gas City*† ..... Grant	J. R. Hadley.
Geneva*† ..... Adams	William Drew.
Goodland*† ..... Newton	J. W. Oswald.
▲Goshen*† ..... Elkhart	BAKER & MILLER.
Gosport*† ..... Owen	E. S. Davis.
▲Greencastle*† ... Putnam	JOHN H. JAMES.
▲Greenfield*† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*† ... Decatur	MOORE & DAVIS.
Greentown*† ..... Howard	S. J. Cooper.
Greenwood*† ..... Johnson	J. F. Crawford.
Hagerstown*† ..... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	VIRGIL S. REITER.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† ..... Porter	King & Scott.
Hillsboro*† ..... Fountain	John W. Newlin.
Hobart*† ..... Lake	J. H. Conroy.
Hope*† ..... Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† . Hunt'gton	SPENCER & BRANYAN.
¶Indianapolis*† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Traylor & Hunter.
▲Jeffersonville*† .... Clark	S. S. JOHNSON.

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Town and County.	Name.
Jonesboro*† .....Grant	L. I. Baker.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Frank A. Comparet.
Kewanna*† .....Fulton	F. L. WAGNER.
Kingman*†.....Fountain	See Livington.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*†....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† .....Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*†...Montgomery	George A. Harney.
▲La Fayette*†.. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲La Grange*†..La Grange	R. D. MACHAN.
▲La Porte*†.....La Porte	OSBORN & SALLWASSER.
Laurel*† .....Franklin	John O'Hair.
▲Lawrenceburg*† Dearb'n	ROBERTS & STAPP.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*†.....La Grange	See La Grange.
Linton*†.....Greene	See Bloomfield.
▲Logansport*†.....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† .....Lake	S. C. Dwyer.
Lynn*† .....Randolph	See Winchester.
Macy*† .....Miami	Charles Palmer.
▲Madison*† .....Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	W. H. Byrum.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† ....Huntington	W. S. Smith.
Marshall*† .....Parke	See Rockville.
▲Martinsville*† ....Morgan	C. G. Renner.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	H. B. TUTHILL.
Middlebury*† .....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milford*† .....Kosciusko	S. J. North.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	D. H. Ellison.
Monon*† .....White	NOBLE J. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ...Parke	See Rockville.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	K. M. Hord.
▲Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	P. A. Early.
▲Nashville* ..... .Brown	R. L. Coffey.
▲New Albany*†.....Floyd	ALEXANDER DOWLING.
New Carlisle*†.St.Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	M. E. Forkner.
New Harmony*† ..Posey	A. D. JONES.
New Paris*†.....Elkhart	A. J. Pickering.
▲Newport*† .....Vermilion	C. W. Ward.
New Richmond*† .M'tg'y	A. Ebrite.
▲Noblesville*† ..Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	B. F. CLEMANS.
North Salem*† .Hendr'ks	See Danville.
North Vernon*†...Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	J. D. Laughlin.
Orleans*† .....Orange	John J. Lingle.
Osgood*† ....Ripley	R. A. Creignile.
Otterbein*† .....Benton	See La Fayette.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Patriot*† .....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† . Vermilion	See Newport.
▲Peru*† .....Miami	MILTON KRAUS.
▲Petersburg*† .....Pike	Posey & Chappell.
Plerceton*†...Kosciusko	J. H. Taylor.
Pittsboro*† ...Hendricks	See Danville.
Plainfield*† ...Hendricks	Eli Johnson.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	JOHN M. SMITH.
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	THOMAS R. PAXTON.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	JACKSON & STARR.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	Coles & Hall.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	A. W. Hoffman.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	R. E. ROBERTS.
▲Rockville*† .....Parke	Elwood Hunt.
Rosville*† .....Clinton	John C. Rogers.
Royal Center*† .....Cass	M. W. Kistler.
▲Rushville*† .....Rush	CULLEN, MARTIN & MEGEE.
Russellville*† ...Putnam	J. Burnside.
▲Salem*† .....Washington	Alspaugh & Lawler.
▲Scottsburg*† .....Scott	SHEA & WOOD.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*†..Hamilton	A. C. PEARSON.
Shipshewana*†LaGrange	J. W. Nusbaum.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	O. B. Wells.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	See Goshen.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Beauchamp & Mount.
Union City*† ..Randolph	THEO. SHOCKNEY.
Upland*† .....Grant	G. A. Dentler.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburga*†..Fountain	Charles Remster.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	REILY & EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† ..... Elkhart	Harrington & Bechtel.
Walkerton*† ...St. Joseph	W. A. Dailey.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† .....Kosciusko	S. D. WIDAMAN.
▲Washington*† .. Daviess	THARP & DOWNEY.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	L. E. Acker.
Waynetown*†M'tgomery	H. M. Billings.
W. College Corner . Union	See College Corner, Ohio.
Westfield*† ....Hamilton	Kane & Kane.
West Lebanon*†. Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*† .....La Porte	See La Porte.
Whiting*† .....Lake	J. G. Erdlitz.
▲Williamsport*†..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	WARREN W. BORDERS.
▲Winchester*†..Randolph	MARSH & JAQUA.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Wolcott*† .....White	See Monticello.
Wolcottville*†La Grange	T. A. Redmond.
Worthington*† ..Greene	H. C. Shaw.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† Choctaw Nation	See S. McAlester.
Chelsea*†..Cherokee Na.	D. G. Elliott.
Chickasha*† Ch'k's'wNa.	H. M. Williams.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Davis*† ...Chickasaw Na.	Lockwood & Rogers.
Duncan*†. Chickasaw Na.	H. B. Lockett.
Fairland*† Cherokee Na.	LAKE MOORE.
Marietta*† .....Pickens	See Ardmore.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	See Chickasha.
Muscogee*†Creek Nation	HUTCHINGS & WEST.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*†C'k's'wNa.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*†.Chickasaw Na.	JOHNSON & CARTER.
Ryan*†...Chickasaw Na.	J. M. Adams.
▲S. McAlester*†Ch't'wNa.	MANSFIELD, McMURRAY & CORNISH.
▲Tahlequah*. Cherokee Na.	J. P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*† ...Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*† Creek Nation	Hunt & Freeman.
▲Wewoka*†.Seminole Na.	See S. McAlester.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*● † .....Hardin	J. S. Roberts.
Adair*● † .....Adair	G. B. Lynch.
▲Adel*● † .....Dallas	P. S. HARRIS.
Afton*● † .....Union	H. P. Armitage.
Ainsworth*● † Washington	See Washington.
Akron*● † .....Plymouth	M. A. Agnes.
▲Albia*● † .....Monroe	L. T. RICHMOND.
Alden*● † .....Hardin	M. J. Furry.
Alexander*● † ....Franklin	See Hampton.
▲Algona*● † .....Kossuth	E. V. Swetting.
Allerton*● † ..... Wayne	See Corydon.
▲Allison*● † .....Butler	W. S. Montgomery.
Almoral*● † .....Delaware	See Manchester.
Alta*● † .....Buena Vista	H. F. Schultz.
Alton*● † .....Sioux	G. W. Pitts.
Altoona*● † .....Polk	See Des Moines.
Alvord*● † ..... Lyon	J. D. Stewart.
Ames*● † .....Story	McCarthy & Lee.
▲Anamosa*● † .....Jones	C. M. BROWN.
Anita*● † .....Cass	Walter E. Haynes.
Anthon*● † .....Woodbury	H. B. Walling.
Aplington*● † .....Butler	F. B. Royce.
Arlington*● † ..... Fayette	James Cooney.
Armstrong*● † ....Emmett	J. P. Wishard.
Arthur*● † .....Ida	See Ida Grove.
Ashton*● † .....Osceola	See Sibley.
Atkins*● † .....Benton	See Vinton.
▲Atlantic*● † .....Cass	JAMES B. BRUFF.
▲Audubon*● † .....Audubon	THEO. F. MYERS.
Aurelia*● † .....Cherokee	W. A. Goodburn.
Aurora*● † .....Buchanan	See Independence.
Avoca*● † ..Pottawattamie	J. L. Blanchard.
Ayrshire*● † .....Palo Alto	See Emmetsburg.
Badger*● † ..... Webster	See Fort Dodge.
Bagley*● † .....Guthrie	See Guthrie Center.
Bancroft*● † .....Kossuth	P. M. Barslow.
Barnes*● † .....Mahaska	E. B. Skinner.
Bartlett*● † ..... Fremont	C. H. Harris.
Batavia*● † .....Jefferson	M. B. Sparks.
Battle Creek*● † .....Ida	H. L. Hastings.
Baxter*● † .....Jasper	H. Silwold.
Bayard*● † .....Guthrie	M. J. Hallinan.
Beaconsfield*● † .Ringgold	See Mount Ayr.
Beaman*● † ...Grundy	H. H. Beaman.
▲Bedford*● † .....Taylor	CRUM & JAQUA.
Belle Plaine*● † ....Benton	T. H. MILNER.
Bellevue*● † ..... Jackson	Cole & Cole.
Belmond*● † .....Wright	W. E. BULLARD.
Bennett*● † .....Cedar	See Tipton.
Birmingham*● † Van Bur'n	W. S. Allen.
Blairsburg*● † ...Hamilton	See Webster City.
Blairstown*● † .....Benton	P. H. Lynch.
Blanchard*● † .....Page	Frank Hooker.
Blencoe*● † .....Monona	See Onawa.
Blockton*● † .....Taylor	FRANK WISDOM.
▲Bloomfield*● † .....Davis	S. S. CARRUTHERS.
Bode*● † .....Humboldt	See Humboldt.
Bonaparte*● † ..Van Buren	See Keokuk.
Bondurant*● † .....Polk	W. T. Scott.
▲Boone*● † ....Boone	WHITAKER & DALE.
Boyden*● † .....Sioux	John Connell.
Braddyville*● † ..... Page	See Clarinda.
Bradgate*● † ....Humboldt	See Humboldt.
Brayton*● † ..... Audubon	See Exira.
Breda*● † .....Carroll	See Carroll.
Bridgewater*● † .....Adair	See Greenfield.
Brighton*● † ..Washington	Edward Deeds.
Bristow*● † .....Butler	N. A. Foote.
Britt*● † .....Hancock	John F. Thompson.
Brooklyn*● † ...Poweshiek	John F. Talbott.
Brush Creek ..... Fayette	See Arlington.
Buffalo Cent'r*● † Win'b'go	J. E. Howard.
▲Burlington*● †.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*● † .....Kossuth	See Algona.
Bussey*● † .....Marion	Theodore West.
Calamus*● † .....Clinton	See De Witt.
Callender*● † .....Webster	See Fort Dodge.
Calmar*● † ... Winneshiek	J. B. Kaye.
Calumet*● † .....O'Brien	See Primgar.
Cambridge*● † .....Story	D. W. C. Beck.
Cantril*● † .....Van Buren	Henry T. Cox.
Carlisle*● † .....Warren	C. H. Kegley.
▲Carroll*● † .....Carroll	THOMAS F. BARBEE.
Carson*● † .Pottawattamie	Frank Shiner.
Cascade*● † .....Dubuque	J. C. Kelly.
Casey*● † .....Guthrie	F. H. Noble.
Castana*● † ..... Monona	See Mapleton.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*● † .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*● † .....Linn	H. C. Pruity.
▲Centerville*● †.Appanoose	VERMILION & VALENTINE.
Central City*● † .....Linn	See Cedar Rapids.
▲Charlton*● † .....Lucas	O. A. BARTHOLOMEW.
▲Charles City*● † .....Floyd	P. W. BURR.
Charlotte*● † .....Clinton	See Delmar.
Charter Oak*● †.Crawford	Harding & Harding.
Chelsea*● † .....Tama	See Tama.
▲Cherokee*● † ....Cherokee	THOMAS McCULLA.
Chester*● † .....Howard	See Cresco.
Churdan*● † .....Greene	See Jefferson.
Cincinnati*● †...Appanoose	J. C. McDonald & Bro.
Clare*● † .....Webster	See Fort Dodge.
Clarence*● † .....Cedar	George McLeod.
▲Clarinda*● † .....Page	T. E. CLARK.
▲Clarion*● † .....Wright	NAGLE & NAGLE.
Clarksville*● † .....Butler	J. R. Fletcher.
Clearfield*● † .....Taylor	Smith & Plummer.
Clear Lake*● †Cerro Gordo	D. W. HURN.
Cleghorn*● † ....Cherokee	See Sioux City.
Clermont*● †.....Fayette	John Hosford.
▲Clinton*● † .....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*● † .....Wayne	See Corydon.
Coggon*● † .....Linn	See Cedar Rapids.
Coin*● † .....Page	B. V. Draper.
Colesburg*● .....Delaware	See Manchester.
Colfax*● † .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*● † .....Story	E. H. Addison.
Colo*● † .....Story	See Nevada.
Columbus Junc.*● †Louisa	F. M. MOSBERRY.
Conrad*● † .....Grundy	W. A. Eckles.
Conway*● † .....Taylor	A. A. Leachy.
Coon Rapids*● †...Carroll	J. W. Lee.
▲Corning*● † .....Adams	D. H. MEYERHOFF.
Correctionville*● † Wo'd'y	Molyneaux & Logan.
Corwith*● † .....Hancock	C. R. Wood.
▲Corydon*● † .....Wayne	HART & POSTON.
▲Council Bluffs*● †Pottaw'e	JOHN M. GALVIN.
Crawfordsville*● † Wash'n	See Washington.
▲Cresco*● † .....Howard	REED & REED.
▲Creston*● † .....Union	SULLIVAN & SULLIVAN.
Cumberland*● † .....Cass	Curtis, Follett & Curtis.
Curlew*● † .....Palo Alto	A. P. Roberts.
Cushing*● † ....Woodbury	See Holstein.
▲Dakotah*● †. ....Humboldt	A. D. Bicknell.
Dallas Center*● † ...Dallas	See Adel.
Dana*● † .....Greene	See Grand Junction.
Danbury*● † ...Woodbury	C. N. Jepson.
▲Davenport*● † .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*● † .....Decatur	J. H. Kling.
Dayton*● † .....Webster	J. H. Lindburg.
Decatur*● † .....Decatur	JOHN S. SHIELDS.
▲Decorah*● † ..Winneshiek	H. F. BARTHELL.
Dedham*● † .....Carroll	See Carroll.
Deep River*● †.Poweshiek	See Montezuma.
Defiance*● † .....Shelby	B. F. Freeman.
Delmar*● † .....Clinton	H. W. Fluenliken.
▲Denison*● † .....Crawford	SHAW, KNEHULE & BEARD
Derby*● † .....Lucas	J. J. George.
¶▲Des Moines*● † .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. Reference: Any bank in the city.
" ..... "	H. F. DALE, Bradstreet's local attorneys. Reference: Iowa National Bank.
De Soto*● † .....Dallas	See Adel.
De Witt*● † .....Clinton	R. B. WOLFE.
Dexter*● † .....Dallas	W. T. Sharp.
Diagonal*● † .....Ringgold	E. H. Stringham.
Dickens*● † .....Clay	See Spencer.
Doon*● † .....Lyon	John P. Tinley.
Dow City*● †....Crawford	See Denison.
Dows*● † .....Wright	I. C. Fenninger.
▲Dubuque*● † .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*● † .....Butler	See Allison.
Duncombe*● † ....Webster	See Ft. Dodge.
Dunlap*● † .....Harrison	Stanley E. Wilmot.
Durant*● † .....Cedar	D. H. Smoke.
Dyersville*● † ....Dubuque	A. M. UTT.
Dysart*● † .....Tama	See Vinton.
Eagle Grove*● †...Wright	McGRATH & BRYAN.
Earlham*● † .....Madison	C. B. Johnson.
Earling*● † .....Shelby	See Harlan.
Earlville*● † .....Delaware	W. I. Millen.
Early*● † .....Sac	See Sac City.
East Peru*..... .....Madison	See Winterset.
Eddyville*● † .....Wapello	R. W. Boyd.
Edgewood*● † .....Clayton	L. B. Blanchard.
Elberon*● † .....Tama	E. P. Scrable.
Eldon*● † .....Wapello	J. E. Varnum.
▲Eldora*● † .....Hardin	CHARLES L. HAYS.
Elgin*● † ..... Fayette	C. G. Graham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elkader*† ..... Clayton	W. A. Preston.
Elliott*† ... Montgomery	Edward Mills.
Ellsworth*● .... Hamilton	See Webster City.
Elma*† ..... Howard	H. L. Spaulding.
Emerson*† ..... Mills	See Carson.
▲Emmetsburg*† Palo Alto	D. B. ROBERTS.
Epworth*† ..... Dubuque	See Dubuque.
Essex*† ..... Page	See Shenandoah.
▲Estherville*† ..... Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	W. O. Striker.
Exira*† ..... Audubon	I. S. Statzell.
Fairbank*† .... Buchanan	See Independence.
▲Fairfield*† ..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Deyersville.
Farmington*† Van Buren	Stone, Carr & McCrary.
Farnhamville*† Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Sidney.
Fayette*† ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*† ..... Floyd	See Charles City.
Fonda*† ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*† ..... Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
▲Fort Dodge*† ... Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	HENRY S. BUESCHER.
Foster*† ..... Monroe	See Alba.
Fredericksb'g*† Chick'w	See New Hampton.
Galva*† ..... Ida	C. B. Mote.
Garden Grove* ..... Decatur	S. H. Amos.
Garner*† ..... Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† ..... Keokuk	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*† Pocahon's	Delle & England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. B. WOODRUFF.
Glidden*† ..... Carroll	K. W. Marean.
Goldfield*† ..... Wright	W. C. Dewell.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† .. Palo Alto	See Emmetsburg.
Grand Junction*† Greene	W. W. Turner.
Grand River*† .. Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† ..... Adair	J. G. CULVER.
Grimes*† ..... Polk	See Des Moines.
Grinnell*† .... Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*● Grundy	D. KERR.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† ..... Fremont	Hammond & Stevens.
▲Hampton*† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottawatomie	See Avon.
Hardy*† ..... Humboldt	See Humboldt.
▲Harlan*† ..... Shelby	T. R. MOCKLER.
Harper*† ..... Keokuk	See Keokuk.
Harley*† ..... O'Brien	J. W. WALTER.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	See West Union.
Hazleton*† ... Buchanan	W. G. Kiefer.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Emerson.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	F. A. Swayne.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	See Eldora.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	J. S. Wilson.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Hunneston*† ..... Wayne	Poston & Thorn.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	W. E. Mitchell.
▲Independence*† Buchan'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† ..... Johnson	A. E. SWISHER.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamica*† ..... Guthrie	See Guthrie Center.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	Owen Lovejoy.
Jesup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† .... Washington	W. H. Palmer.
Kellerton*† .... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.

Town and County.	Name.
Kensett*† ..... Worth	See Northwood.
Keokuk*† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosauqua*† Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	A. W. Grey.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Klemme*† ..... Hancock	See Britt.
▲Knoxville*† ..... Marion	L. N. HAYS.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Williamsburg.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	Homer A. Dye.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	P. L. Hayslett.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	R. H. Gray.
Latimer*† ..... Franklin	See Dows.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Swea City.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	See Webster City.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Decatur.
Lester*● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	See Columbus Junction.
Lewis*† ..... Cass	F. J. Macomber.
Lime Springs*† .. Howard	See Cresco.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	See Storm Lake.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* ..... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	See Rockwell City.
Lone Tree*† .... Johnson	See Iowa City.
Lorimor*† ..... Union	See Creston.
Lost Nation*† .... Clinton	See Clinton.
Lovilla*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	See Chariton.
Lu Verne*† ..... Kossuth	See Algona.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	S. C. Rayburn.
Madrid*† ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	H. B. Richards.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	LEE & ROBB.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	J. W. Martin.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS & THOMAS.
▲Marion*† ..... Linn	GIFFIN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*† . Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	See Atlantic.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See West Union.
McGregor*† .... Clayton	A. Chapin.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*● ..... Monroe	J. R. Hurford.
Menlo*† ..... Guthrie	A. H. Gissell.
Meriden*† ..... Cherokee	See Aurelia.
Merrill*† ..... Plymouth	W. J. Lawrence.
Mescrvey*● . Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Keosauqua.
Milford*† ..... Dickinson	J. L. Bascom.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† . Pottawatamie	James Hunter.
Mingo*† ..... Jasper	See Colfax.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†.....Mitchell	See Osage.
Mitchellville*†.....Polk	Frank Wisdom.
Modale*†.....Harrison	See Logan.
Mondamin*†...Harrison	See Logan.
Monona*†.....Clayton	See Postville.
Monroe*†.....Jasper	J. Kipp & Son.
▲Montezuma*†Poweshiek	CHARLES R. CLARK.
Monticello*†.....Jones	M. W. HERRICK.
Montour*†.....Tama	C. J. Stevens.
Moravia*†.....Appanoose	Wm. Knapp.
Morning Sun*†...Louisa	Fred. Courts.
Moulton*†...Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*†..Ringgold	W. W. ASKREN.
▲Mount Pleasant*†.Henry	BABB & BABB.
Mount Union*†...Henry	See Mount Pleasant.
Mount Vernon*.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	C. C. Reed.
Murray*†.....Clarke	A. B. Miller.
▲Muscatine*†..Muscatine	JAYNE & HOFFMAN.
Mystic*†.....Appanoose	W. H. SANDERS.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger
Neola*†..Pottawattamie	Killpock & Bardsley.
▲Nevada*†.....Storey	CHARLES WHITAKER.
Newell*†...Buena Vista	J. W. Bane.
Newhall*†.....Benton	F. G. Bryner.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*†..Butler	See Allison.
New Liberty*.....Scott	See Davenport.
New London*†....Henry	L. W. Crissinger.
New Market*†.....Taylor	D. R. McAlpin.
New Sharon*†..Mahaska	See Oskaloosa.
▲Newton*†.....Jasper	H. S. WINSLOW.
New Virginia*†..Warren	W. J. Davidson.
Nora Springs*†....Floyd	S. P. Miles.
North English*†....Iowa	J. D. Butler.
Northwood*†.....Worth	J. R. Smith.
▲Norwalk*†.....Warren	See Indianola.
Norway*†.....Benton	See Vinton.
Oakland*†Pottawatt'mie	A. B. Johns.
Oakville*†.....Louisa	See Wappelo.
Ocheyedan*†....Osceola	See Sibley.
Odebolt*†.....Sac	William Sampson.
Oelwein*†.....Fayette	A. J. ANDERS.
Ogden*†.....Boone	E. Billings.
Olds*†.....Henry	See Winfield.
Olin*†.....Jones	B. H. Miller.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†.....Jones	See Anamosa.
▲Orange City*†.....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	W. H. PARK.
▲Oskaloosa*†....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Ota*†.....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Humboldt.
▲Ottumwa*†.....Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*†.....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*†...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†.....Guthrie	J. W. Morris.
Parkersburg*†....Butler	Courtwright, Arbuckle & Evans.
Parnell*†.....Iowa	See Williamsburg.
Paton*†.....Greene	See Grand Junction.
Paullina*†.....O'Brien	H. H. Crow.
Pella*†.....Marion	P. H. BOUSQUET.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Percival*†.....Fremont	See Sidney.
Persia*†.....Harrison	See Logan.
Peterson*†.....Clay	E. W. Fillmore.
Pierson*†....Woodbury	See Sioux City.
Pilot Mound*†....Boone	See Boone.
Pleasantville*†...Marion	See Knoxville.
Plover*†.....Pocahontas	See Rolfe.
Plymouth*†Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	W. C. Ralston.
Pomeroy*†.....Calhoun	D. M. Kelleher.
Popejoye*†.....Franklin	See Iowa Falls.
Portsmouth*†.....Shelby	See Harlan.
Postville*†...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Ward.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Pringhar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*†...Wayne	See Corydon.
Quimby*†.....Cherokee	G. F. Groves.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*†.....Hamilton	See Webster City
Randolph*†....Fremont	See Sidney.
Redding*†.....Ringgold	See Mount Ayr.
Redfield*†.....Dallas	J. W. Robey.
▲Red Oak*†..Montgomery	R. W. BEESON.
Reinbeck*†.....Grundy	Birdsall & Brunn.
Remsen*†.....Plymouth	J. F. KASS.
Renwick*.....Humboldt	See Humboldt.

Town and County.	Name.
Rhodes*†.....Marshall	See Marshalltown.
Riceville*†.....Mitchell	B. N. Henericks.
Richland*†.....Keokuk	P. L. Moorman.
Rippey*†.....Greene	See Jefferson.
Riverside*† Washington	O. D. Huntly.
Riverton*†.....Fremont	W. H. Norcutt.
Rockford*†.....Floyd	H. A. Kroeger.
▲Rock Rapids*†.....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*†.....Sioux	O. G. Reiniger.
Rockwell*†Cerro Gordo	See Mason City.
▲Rockwell City*†Calhoun	M. W. FRICK.
Rodney*†.....Monona	See Onawa.
Roland*†.....Story	See Nevada.
Rolfe*†.....Pocahontas	S. H. Kerr.
Rudd*†.....Floyd	See Charles City.
Russell*†.....Lucas	See Chariton.
Ruthven*.....Palo Alto	E. C. Rowell.
Ryan*†.....Delaware	See Manchester.
Sabula*†.....Jackson	J. H. Hilsinger.
▲Sac City*†.....Sac	MILES W. NEWBY.
Salem*†.....Henry	F. S. Bell.
Salix*†.....Woodbury	See Sioux City.
Sanborn*†.....O'Brien	J. E. Wilcox.
Schaller*†.....Sac	A. P. Searle.
Scranton*†.....Greene	B. O. Clark.
Sexton*†.....Kossuth	L. V. Hamby.
Seymour*†.....Wayne	See Corydon.
Shannon City*†...Union	S. L. Beall.
Sharpsburg*.....Taylor	See Bedford.
Sheffield*†.....Franklin	C. F. Johnson.
Shelby*†.....Shelby	W. S. Wickersham.
Sheldon*†.....O'Brien	G. T. WELLMAN.
Shell Rock*†.....Butler	G. A. McIntyre.
Shellsburg*†.....Benton	Charles F. Stookey.
Shenandoah*†.....Page	W. P. FERGUSON.
▲Sibley*†.....Osceola	G. W. LISTER.
▲Sidney*†.....Fremont	W. E. Mitchell.
▲Sigourney*†.....Keokuk	C. M. BROWN.
Silver City*†.....Mills	See Glenwood.
Sioux Center*†.....Sioux	E. W. Robey.
▲Sioux City*†..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*†.Buena V.	W. E. Brown.
Slater*†.....Story	A. K. Weber.
Sloan*†.....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	J. W. Anderson.
Solon*†.....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*†.....Clay	INGHAM & RUSSELL.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*.....Linn	See Marion.
Stacyville*.....Mitchell	See Osage.
Stanhope*†.....Hamilton	See Webster City.
St. Ansgar*†.....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*†..Montgomery	See Red Oak.
Stanwood*†.....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Charles*†....Madison	C. F. Wood & Co
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*†.....Story	A. L. Bartlett.
Stratford*†.....Hamilton	William Neese.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*†.....Plymouth	See Le Mars.
Stuart*†.....Guthrie	F. O. HINKSON.
Sully*†.....Jasper	See Newton.
Sumner*†.....Bremer	W. R. McClure.
Superior*†.....Dickinson	See Spirit Lake.
Sutherland*†.....O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*†.....Marion	E. Stout.
Swea City*†.....Kossuth	See Algona.
Tabor*†.....Fremont	P. P. Kelley.
Tama*†.....Tama	J. W. WILLETT.
Templeton*†.....Carroll	See Carroll.
Thompson*†..Winnebago	John A. Hyndman.
Thor*†.....Humboldt	See Ft. Dodge.
Thornburg*†....Keokuk	See Sigourney.
Thornton*†Cerro Gordo	Cliggett & Rule.
Thurman*.....Fremont	See Sidney.
Tingley*†.....Ringgold	A. R. Aten, Jr.
▲Tipton*†.....Cedar	WRIGHT & WRIGHT.
▲Toledo*†.....Tama	STRUBLE & STIGER.
Traer*†.....Tama	Endicott & Pratt.
Tripoli*†.....Bremer	See Waverly.
Union*†.....Hardin	E. W. Lundy.
Urbana*.....Benton	Fred Wyckoff.
Ute*†.....Monona	See Onawa.
Vail*†.....Crawford	See Denison.
Valley Junction*†..Polk	Herman Raaz.
Van Horne*†.....Benton	See Blairstown.
Van Wert*†.....Decatur	See Leon.
Victor*†.....Iowa	See Williamsburg.
Villisca*†..Montgomery	F. P. GREENLEE.
Vincent*†.....Webster	See Ft. Dodge.
▲Vinton*†.....Benton	CATO SELLS.
Volga*†.....Clayton	See Elkader.
Walker*†.....Linn	See Marion.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wall Lake*•† ..... Sac	A. B. Barclay.
Walnut*† Pottawattamie	T. R. Bardsley.
▲Wapello*•† ..... Louisa	L. A. REILLY.
▲Washington*•† . Wasd'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	See Cherokee.
▲Waterloo*•†. Black Hawk	MULLAN & PICKETT.
Watkins*•† ..... Benton	See Marengo.
Waucoma* ..... Fayette	J. B. Rockwood.
▲Waukon*•† ... Allamakee	WM. S. HART.
▲Waverly*•† ..... Bremer	J. Y. HAZLETT.
Wayland*•† ..... Henry	See Mt. Pleasant.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•† .. Washington	Burnham & Hawkey.
Wesley*•† ..... Kossuth	Bonar & Fellows.
West Bend*•† .. Palo Alto	J. P. Becker.
West Branch*•† .... Cedar	George C. Hoover.
Westgate*•† ..... Fayette	See Oelwein.
West Liberty*•†. Muscat,e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†... Crawford	See Denison.
▲West Union*•†... Fayette	D. W. CLEMENTS & SON.
What Cheer*•†... Keokuk	T. C. LEGOE.
Wheatland*•† ..... Clinton	J. Stine.
Whitten*•† ..... Hardin	See Eldon.
Whiting*•† ..... Monona	See Onawa.
Whittemore*•†.. Kossuth	See Algona.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†..... Iowa	THOMAS & THOMAS.
Wilton Jc*..... Muscatine	J. D. Walker.
Winfield*•† ..... Henry	B. B. Lindly.
▲Winterset*•† ..... Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*•†..... Harrison	H. F. Johns.
Woodburn*•†..... Clarke	See Osceola.
Woodward*•†..... Dallas	See Perry.
Woolstock*•† .... Wright	See Webster City.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Mediapolis.
Zearing*•†..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*•† ..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•† ..... Lyon	See Emporia.
▲Alma*•† ..... Wabunsee	H. B. JONES.
Almena*•† ..... Norton	See Norton.
Alton*•† ..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.
Arcadia*•† ..... Crawford	O. S. Henderson.
Argentine*•†.. Wyandotte	H. J. Smith.
Argonia*•† ..... Sumner	M. W. Morris.
Arkansas City*•† Cowley	C. L. SWARTS.
Arlington*•† ..... Reno	Austin O. Hays.
▲Ashland*•†..... Clark	H. J. Bone.
▲Atchison.*•† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*•† ..... Smith	See Smith Center.
Attica*•† ..... Harper	S. D. Bradley.
▲Atwood*•† ..... Rawlins	J. P. Noble.
Augusta*•†..... Butler	See El Dorado.
Axtell*•† ..... Marshall	H. K. Sharpe.
Baileyville*•† ..... Nemaha	See Seneca.
Baldwin*•†..... Douglas	See Lawrence.
Barnard*•† ..... Lincoln	See Lincoln.
Barnes*•†... Washington	See Washington.
Baxter Springs*•† Chero'e	Norton & Skidmore
Beattie*•† ..... Marshall	S. B. Berry.
Belle Plaine*•† ... Sumner	J. W. Forney.
▲Belleville*•†..... Republic	W. T. Dillon.
▲Beloit*•†. ..... Mitchell	FRANK A. LUTZ.
Bennington*•† .... Ottawa	David B. Loudan.
Bern*•†..... Nemaha	W. R. Guild.
Blue Mound*•† ..... Linn	W. M. Remington.
Blue Rapids*•† .. Marshall	Strong & Strong.
Bluff City*•† ..... Harper	See Anthony.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† ..... Ford	See Dodge City.
Buffalo*•† ..... Wilson	E. A. Runyan.
Burden*•†..... Cowley	S. J. Day.
Burlingame*•† ..... Osage	J. T. PRINGLE.
▲Burlington*•†..... Coffey	E. J. CREGO
Burr Oak*•† ..... Jewell	E. P. Hotchkiss.
Burrton*•†..... Harvey	Jared Cone.
Bushton*•†..... Rice	See Lyons.
Caldwell*•†..... Sumner	HENRY C. KEELING.
Caney*•† .... Montgomery	Porter & Barr.
Canton*•†..... McPherson	Grattan & Grattan.
Carbondale*•†..... Osage	See Burlingame.
Cawker City*•†.. Mitchell	V. H. Branch.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†..... Nemaha	Burlingame & Brown.
Chanute*•† ..... Neosho	C. A. COX.
Chapman*•† ... Dickinson	J. B. Frost.
Chase*•† ..... Rice	See Lyons.
Cheney*•† ..... Sedgwick	See Wichita.
Cherokee*•†.... Crawford	T. J. Lisenbee.
Cherryvale*•† . Montg'ery	Hastings & Soule.
Chetopa*•† ..... Labette	A. R. Bell.
▲Cimarron*•†..... Gray	Harry Brice.
Circleville*•†..... Jackson	R. Hoffhines.
Claflin*•† ..... Barton	O. B. Looney.
▲Clay Center*•†..... Clay	STACKPOLE & GATES.
Clifton*•†.... Washington	Hamilton & Harmon.
Clyde*•† ..... Cloud	C. W. Van De Mark.
Coffeyville*•†.. Montg'ery	DOOLEY & KEITH.
Colby*•†..... Thomas	Joseph A. Gill.
▲Coldwater*•†.. Comanche	C. M. Myers.
Colony*•†..... Anderson	M. A. Carmichael.
▲Columbus*•† ... Cherokee	C. A. McNelli.
Colwich*•† ..... Sedgwick	See Wichita.
▲Concordia*•† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*•†. Sum'r	See Wellington.
Corning*•†..... Nemaha	See Seneca.
▲Cottonwood Falls*•†. Ch'e	JOHNSTON BROS.
▲Council Grove*•† . Morris	J. K. OWENS.
Courtland*•†.... Republic	See Belleville.
Cuba*•† ..... Republic	John Brown.
Delphos*•† ..... Ottawa	J. W. Barker.
Dentonville*•† . Doniphan	See Troy.
Dexter*•† ..... Cowley	J. H. Watkins.
▲Dighton*•† ..... Lane	J. S. SIMMONS.
▲Dodge City*•† ..... Ford	E. H. MADISON.
Douglass*•†..... Butler	W. A. Phipps.
Downs*•† ..... Osborne	Harrison Bros.
Dunlap*•† ..... Morris	S. L. Sargent.
Edna*•†..... Labette	J. T. Saffell.
Effingham*•†.... Atchison	J. H. Hilton.
▲Eldorado*•†..... Butler	HAMILTON & LEYDIG.
Elk City*•† . Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	See Great Bend.
▲Ellsworth*•† ... Ellsworth	IRA E. LLOYD.
Elmdale*•† ..... Chase	S. B. Wood.
▲Emporia*•†..... Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†..... Douglas	H. H. Carr.
▲Eureka*•† .... Greenwood	D. B. FULLER.
Everest*•† ..... Brown	R. C. Jones.
Fairview*•† ..... Brown	Newton & Newton.
Fall River*•†. Greenwood	See Severy.
Florence*•† ..... Marion	Frank Doster.
▲Fort Scott*•†.... Bourbon	HULETT & HULETT Refer to Bank of Fort Scott.
Frankfort*•† .... Marshall	S. D. McKee.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	T. J. HUDSON.
Fulton*•†..... Bourbon	W. H. Green.
Galena*•† ..... Cherokee	JOHN R. SAPP.
▲Garden City*•†.... Finney	B. F. Stocks.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†..... Anderson	N. L. BOWMAN.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†.... Mitchell	O. L. Taylor.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†..... Sherman	JOHN HARTZLER.
▲Gove*..... Gove	R. C. Jones.
▲Great Bend*•†..... Barton	E. L. HOTCHKISS.
Greeley*•†..... Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†..... Kiowa	L. M. Day.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum* ..... Saline	See Saline.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•†. Washington	F. A. Meckel.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
▲Hartland*•†..... Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	A. J. BRYANT.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	P. L. Thurman.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	MEANS & SMITH.
Highland*•†..... Doniphan	B. A. Seaver.
▲Hill City*•†..... Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†... Ellsworth	See Ellsworth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Holton*†.....Jackson	HOPKINS & HOPKINS.
Hope*†.....Dickinson	T. C. Sawyer.
Horace*†..... Greeley	F. J. Crutchen.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	W. A. Chognill.
Huron*†.....Atchison	G. W. Stabler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*†.....Clay	See Clay Centre.
▲Independence*† Montg'y	LUTHER FREEMAN.
Inman*†..... McPherson	See McPherson.
▲Iola*†.....Allen	OSCAR FOUST & SON.
Jamestown*†..... Cloud	F. E. Lane.
Jewell*†.....Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*†...Geary	THOMAS DEVER.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MOORIS.
Kensington*† ..... Smith	See Smith Center.
Kincaid*†.....Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	HAY & HAY.
▲Kinsley*†† ..... Edwards	W. N. Beezley.
Kiowa*†..... Barber	Charles Rumsey.
Kirwin*†.....Phillips	W. A. Lindsay.
▲La Crosse*†.....Rush	H. L. Anderson.
La Cygne*†.....Linn	M. F. Leasure.
Lakin*†..... Kearney	F. J. Oyler.
Lancaster*†.... Atchison	See Atchison.
Lane*†.....Franklin	See Paola.
▲Larned*†..... Pawnee	W. H. VERNON.
▲Lawrence*†..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*†..... Smith	Jas. R. Lewis.
Lebo*†..... Coffey	E. R. Evans.
Lehigh*†..... Marion	See Marion.
Lenora*†..... Norton	H. R. Tillotson.
Leon*†..... Butler	C. L. King.
Leona*†..... Doniphan	See Troy.
Leonardville*†..... Riley	A. M. Storey.
▲Leoti*†..... Wichita	J. S. Caldwell.
▲Liberal*†..... Seward	T. A. Scates.
▲Lincoln*†..... Lincoln	George D. Abel.
Lindsborg*†.. McPherson	See McPherson.
Linn*†..... Washington	See Clifton.
Little River*†.....Rice	See Lyons.
Logan*†..... Phillips	T. M. Sullivan.
Long Island*†... Phillips	Giffen Culbertson.
Longton*†.....Elk	Fred Hamlin.
Lost Springs*†.....Marion	See Marion.
Louisburg*†.....Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*†..... Osage	J. H. Stavely.
▲Lyons*†..... Rice	O. E. HOPKINS.
Macksville*†.... Stafford	See St. Johns.
Madison*†.. Greenwood	S. F. Wicker.
▲Manhattan*†..... Riley	R. S. HICK.
▲Mankato*†.....Jewell	T. S. Kirkpatrick.
▲Marion*†..... Marion	KING & KELLEY.
Marquette*†. McPherson	Grattan & Grattan.
▲Marysville*†....Marshall	JOHN A. BROUGHTEN.
McCracken*†.....Rush	J. T. Nolan.
McCune*†..... Crawford	H. M. Ford.
McDonald*•..... Rawlins	See Atwood.
McLouth*†.....Jefferson	D. W. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*†.....Meade	Geo. S. Selvidge.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*†..... Osage	I. Farley.
Meriden*†.....Jefferson	See Valley Falls.
Miltonvale*†.....Cloud	James McArthur.
▲Minneapolis*†....Ottawa	J. C. MURPHY.
Moline*†..... Elk	J. K. Glasscock.
Moran ..... Clay	See Clay Centre.
Morganville*†..... Clay	See Clay Centre.
Morrill*†..... Brown	See Sabetha.
▲Mound City*†.....Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*†..... Sumner	See Wellington.
Muscotah*†.... Atchison	J. R. Carico.
Narka*†..... Republic	B. H. Speer.
Noodesha*†..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*†..... Ness	W. F. Hague.
Netawaka*†.....Jackson	Andrew Neal.
▲Newton*†..... Harvey	PETERS & NICHOLSON.
Nickerson*†..... Reno	E. M. Elliott.
Norcatur*†.....Decatur	See Oberlin.
North Topeka*†.Shawnee	See Topeka.
▲Norton*†.....Norton	L. H. WILDER.
Nortonville*†..Jefferson	L. F. Randolph.
Norwich*†..... Kingman	J. W. Smith.
Oakley*†..... Logan	K. E. Willcockson.
▲Oberlin*†.....Decatur	TULLY SCOTT.

Town and County.	Name.
Oketo*†.....Marshall	See Marysville.
▲Olathe*†..... Johnson	PARKER & HAMILTON.
Olsburg*†.Pottawatomie	See Westmoreland.
Onaga*†..Pottawatomie	O. J. Grover.
Oneida*†..... Nemaha	See Seneca.
Osage City*†.....Osage	J. P. McLaughlin.
Osawatomie*†..... Miami	See Paola.
▲Osborne*†.....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*†.....Labette	M. E. WILLIAMS.
▲Ottawa*†..... Franklin	JOHN W. DeFORD.
Overbrook*†.....Osage	See Lyndon.
Oxford*†..... Sumner	Robert Collins.
Palmer*†... Washington	S. H. Hamilton.
Paola*†..... Miami	FRANK M. SHERIDAN.
Parsons*†..... Labette	F. H. FOSTER.
Pawnee Rock*†..Barton	J. W. Ratcliffe.
Peabody*†..... Marion	C. M. Clark.
Perry*†..... Jefferson	R. P. Haynes.
▲Phillipsburg*†....Phillips	C. A. Lewis.
Pittsburg*†.... Crawford	CURRAN & CURRAN.
Plainville*†..... Rooks	See Stockton.
Pleasanton*†..... Linn	Blue & Riggs.
Pomona*†.....Franklin	See Ottawa.
Powhattan*†..... Brown	See Hiawatha.
▲Pratt*†..... Pratt	J. G. THOMPSON.
Pretty Prairie*†....Reno	See Hutchinson.
Quenemo*†..... Osage	C. H. Leonard.
Quinter*•..... Gove	See Gove City.
Randall*†..... Jewell	J. W. Hall.
Randolph*†..... Riley	See Manhattan.
Republic*•.....Republic	See Scandia.
▲Richfield*.....Morton	G. Porter Craddock.
Richland*†.....Shawnee	See Rossville.
Richmond*†....Franklin	See Ottawa.
Riley*†..... Riley	J. B. Rairden.
Robinson*†.....Brown	F. M. Pearl.
Rossville*†.....Shawnee	A. C. Sherman.
▲Russell*†..... Russell	Laing & Ruppenthal.
▲Russell Springs*...Logan	See Colby.
Sabetha*†.....Nemaha	Nathan Jones.
▲Salina*†..... Saline	R. A. LOVITT.
▲Santa Fe*†..... Haskell	See Ulysses.
Scandia*†.....Republic	J. P. Eaton.
▲Scott*†..... Scott	T. Morse.
▲Sedan*†..... Chautauqua	H. E. Sadler.
Sedgwick*†..... Harvey	C. L. Foster.
▲Seneca*†..... Nemaha	STOWELL & NOLD.
Severance*†.. Doniphan	W. H. H. Curtis.
Severy*†.... Greenwood	L. L. Slater.
▲Sharon Springs*†Wallace	W. S. Roark.
Simpson* .....Mitchell	See Beloit.
▲Smith Center*†....Smith	E. S. Rice.
Soldier*†.....Jackson	V. H. McDonald.
Solomon*†.... Dickinson	H. Whitley.
South Haven*†..Sumner	See Wellington.
Spring Hill*†....Johnson	See Paola.
Stafford*†.....Stafford	C. G. WEBB.
Sterling*†..... Rice	F. P. GREEN.
▲St. Francis*†..Cheyenne	T. F. Egan.
▲St. John*†.....Stafford	Rose & Roberts.
St. Mary's*†.Pottawato'e	J. W. Fitzgerald.
St. Paul*†..... Neosho	See Erie.
▲Stockton*†..... Rooks	W. B. HAM.
Strong*†..... Chase	Madden Bros.
Summerfield*†.Marshall	See Seneca.
Sylvan Grove*†..Lincoln	See Lincoln.
▲Syracuse*†.....Hamilton	U. T. Tapscott.
Tescott*†..... Ottawa	See Minneapolis.
Thayer*†..... Neosho	S. W. Brewster.
Tonganoxie*†Leavenw'h	S. J. McNaughton.
¶▲Topeka*†.....Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*†.....Woodson	J. S. Gilson.
▲Tribune*†..... Greeley	W. M. Glenn.
▲Troy*†..... Doniphan	Ryan & Stewart.
Turon*†..... Reno	M. H. Potter.
Udall*†..... Cowley	See Winfield.
▲Ulysses*..... Grant	T. W. Marshall.
Valley Falls*†..Jefferson	G. W. McCAMMON.
Vermillion*†...Marshall	See Marysville.
▲WaKeeney*†..... Trego	W. E. Saum.
Wakefield*†..... Clay	See Clay Centre.
Walnut*†..... Crawford	See Pittsburg.
Wamego*†.Pattawato'e	D. V. Sprague.
▲Washington*†..Wash't'n	CHARLES SMITH.
Waterville*†.....Marshall	E. A. Perry.
Wathena*†.....Doniphan	F. H. Drenning.
Waverly*†..... Coffee	H. L. Cooper.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weir*† .....Cherokee	M. F. Compton.
▲Wellington*† ...Sumner	C. E. ELLIOTT.
Wellsville*† ....Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnet.
Wetmore*† .....Nemaha	M. DeForest.
White City*† ....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† .....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	J. C. Archer.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg*† Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See Ellsworth.
Winchester*† ..Jefferson	See Oskaloosa.
▲Winfield*† .....Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	T. M. Hill.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR.
Auburn*† .....Logan	S. A. Bass.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*† ....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. M. Nichols.
Beard*• .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	J. S Glenn.
▲Bedford* .....Trimble	C. B. Terrell.
▲Benton*† .....Marshall	Reed, Greer & Oliver.
Bloomfield*† .....Nelson	J. A. Fulton.
▲Booneville* ..... Owsley	J. M. Sebastian.
▲Bowling Green*† Warren	SAMUEL D. HINES.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	W. A. Byron.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin*† ..... Mercer	See Harrodsburg
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	Sidney Gaines.
Butler*† .....Pendleton	W. M. Wilson.
▲Cadia* .....Trigg	FENTON SIMS.
▲Calhoun* .....McLean	William B. Noe.
Campbellsburg*† .Henry	See New Castle.
▲Campbellsville*† ..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	GARNET & DOWNS.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† .....Barren	See Glasgow.
Central City*† .Muhl'berg	R. Y. Thomas, Jr.
Clay City*† .....Powell	James W. Lilly.
▲Clinton*† ..... Hickman	W. RAY MOSS.
Cloverport*† Breck'ridge	D. R. Murray & Son.
Columbia* ..... Adair	H. C. Baker.
Columbus*† .... Hickman	See Clinton.
Corbin*† .....Whitley	See Williamsburg.
Corinth*† .....Grant	W. W. Alcoke.
Corydon*† .....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FURBEE. Refers to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .....Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	See Glasgow.
▲Elizabethtown*† . Hardin	JAMES MONTGOMERY.
▲Elkton*† .....Todd	PERKINS & TRIMBLE.
Eminence*† .....Henry	W. P. Thorne.
Erlanger*† .....Kenton	S. W. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ...Pendleton	J. H. Barker.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*† ... Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*† .....Barren	C. D. Dickey.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	CHARLES H. NOGGLE.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	W. J. Cox.
Guthrie*† .....Todd	See Elkton.
▲Hardinsburg*† .Bre'ridge	D. R. Murray.
▲Harlan* .....Harlan	Howard & Clay.
▲Harrodsburg*† ....Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. R. WEDDING.
▲Hawesville*† ... Hancock	E. E. Kelly.
▲Hazard* .....Perry	L. H. N. Salyer.
▲Henderson*† . Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† ...La Rue	D. H. Smith.
▲Hopkinsville*† Christian	FRANK RIVES.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* .....Leslie	Bicknell & Lewis.
▲Independence* .....Kenton	See Covington.
▲Irvine*† ..... Estell	Ridell & Ridell.
▲Jackson*† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville .....Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa*† .....Lyon	See Eddyville.
▲LaGrange*† ..... Oldham	Peak & DeHaven.
▲Lancaster*† ..... Garrard	W. O. Bradley.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*† .....Marion	J. McCHORD.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*† .....Logan	See Russellville.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
▲London*† .....Laurel	W. S. JACKSON.
▲Louisa*† .....Lawrence	Stewart & Stewart.
▲Louisville*† ....Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville*† ..Hopkins	J. F. DEMPSEY.
▲Manchester* ..... Clay	James H. Garrard.
▲Marion*† .....Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	THOMAS R. PHISTER.
▲McKee* .....Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	G. W. SAULSBERRY.
Midway*† .....Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. W. Riley.
▲Morganfield*† ..... Union	W. T. Drury.
▲Morgantown* ..... Butler	McClain Taylor.
▲Mt. Olivet* .... Robertson	W. J. Osborne.
▲Mt. Sterling*† Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon*† Rockcastle	P. D. Colver.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. Dugudd.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† .....Campbell	SCHROLL & BARBOUR.
▲Nicholasville*† .Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	HUGH A. WILLIAMS.
▲Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ...McCracken	GREER & REED.
▲Paintsville* .....Johnson	J. P. Wells.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	W. J. Lisle.
Petersburg* ..... Boone	See Burlington.
▲Pikeville*† ..... Pike	James Sowards.
▲Pineville*† ..... Bell	METCALF & ROLLINS.
Pleasureville*• ..... Henry	See New Castle.
Port Royal ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	E. L. Stephens.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ...Webster	Gordon & Gordon.
▲Richmond*† .... Madison	J. A. SULLIVAN.

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Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*•†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadleville*•†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	W. C. GOAD.
Sebree*•†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†.Warren	See Bowling Green.
▲Somerset*•†.....Pulaski	O. H. WADDLE.
Sonora*•†.....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*•†.....Powell	Atkinson & Spencer.
Sturgis*•†.....Union	J. Mack Thompson.
Sulphur*•†.....Henry	See New Castle.
▲Taylorsville*•....Spencer	L. B. Brown.
▲Tompkinsville*..Monroe	Richardson & Spear.
Trenton*•†.....Todd	Otis Wilson.
Unlontown*•†..... Union	Robert G. Byrne.
▲Vanceburg*•†.....Lewis	W. C. Halbert.
▲Versailles*•†..Woodford	D. L. THORNTON.
Vine Grove*•†.... Hardin	See Elizabethtown.
Walton*•†.....Boone	See Burlington.
▲Warfield .....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Finley E. Fogg.
West Louisville..Daviess	See Owensborough.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•†.... Daviess	See Owensborough.
▲Wickliffe*•†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	J. N. SHARP.
▲Williamstown*•†...Grant	M. D. Gray.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
Abbeville*•...Vermillion	J. N. Greene.
▲Alexandria*•†.....Rapides	JOHN C. RYAN.
▲Amite*•†.....Tangipahoa	O. P. Amacker.
▲Arcadia*•†..... Bienville	J. C. Reynolds.
▲Bastrop*•†....Morehouse	Bussey & Napp.
¶▲Baton Rouge*•† E Ba. R.	THOS. J. KERNAN.
Bayou Sara*•† W. Feliciana	See St. Francisville.
▲Bellevue.....Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	W. F. KERNAN.
▲Colfax*..... Grant	W. C. Roberts.
▲Columbia*•†.....Caldwell	Hundley & Chick.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*•†.... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	Clay Elliott.
▲Crowley*•†.....Acadia	J. E. Barry.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	PHILIP H. MENTZ.
▲Franklinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	W. M. Wright.
▲Harrisonburg*. Catahoula	D. N. Thompson.
▲Homer*†..... Claiborne	J. E. MOORE.
▲Houma*•†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	See Lake Charles.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*•†E. Car'l	John E. Bansdell.
▲Leesville*•.....Vernon	J. R. Monk.
▲Mansfield*•†.....De Soto	J. W. Parsons.
▲Many*•†.....Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*•†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	E. T. LAMKIN.
Morgan City*•†...St. Mary	Septime Landux.
▲Napoleonville*Assumpt'n	John Marks.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	T. H. Lewis.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector*.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	Barry & Story.
▲Rayville*•†.....Richland	J. W. Willis.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†..... Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.... Livingston	Kemp & Kemp.
▲St. Bernard ..St. Bernard	A. Estopinal, Jr.
▲St. Francisville* W. Felic'a	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•. St. Martin	James Simon.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*.... .... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Boatner & Hough.
Washington*•† St Landry	JAMES P. O'REILLY.
Whitecastle*•†.. Iberville	See Plaquemine.
▲Winnfield*..... Winn	Henry Bernstein.
▲Winnsboro*▲†....Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•†..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•†... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, Jr.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†..... Waldo	THOMPSON & WARDWELL.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	MASON & WEYMOUTH.
Boothbay*..... Lincoln	C. R. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	A. H. & E. C. Walker.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†..... Oxford	See Canton.
Bucksport*•†... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	HANSON & ST. CLAIR.
Camden*•†.....Knox	J. H. Montgomery.
Canton*•†..... Oxford	John P. Swasey
Caribou*•†....Aroostook	B. L. FLETCHER.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•†.....Penobscot	L. B. WALDRON.
▲Dover*•†.....Piscataquis	Peaks & Smith.
Eastport*•†. Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, Jr.
Fairfield*•†.....Somerset	Johnson & McFadden.
▲Farmington*•†. Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	O. B. CLASON.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•†.. Piscataquis	Henry Hudson.
Hallowell*•†.... Kennebec	See Augusta.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	WHITE & CARTER.
Limerick*..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*•†A'd'g'n	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilbur.
McKinley .....Hancock	See Ellsworth.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	H. E. Hall.
Newport*•†....Penobscot	J. M. Sanborn.
North Berwick*•†...York	See Somersworth, N. H.
Norway*•†.....Oxford	E. F. Smith.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*†.....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.

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Town and County.	Name.
▲Portland*•† .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W.T. Hall.
▲Rockland*•† .....Knox	W. H. FOGLER.
Rockport*•† .....Knox	G. H. M. Barrett.
Rumford Falls*•† .Oxford	George D. Bisbee.
Saco*•† .....York	FAIRFIELD & MOORE.
Sanford*•† .....York	Fred J. Allen.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*† ....York	W. H. Downs.
South Paris*•† ....Oxford	George A. Wilson.
Thomaston*•† .....Knox	JOSEPH E. MOORE.
Tremont* .....Hancock	George R. Fuller.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville*•† ..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxom* .....York	J. M. Marshall.
Wilton*•† .....Franklin	C. N. Blanchard.
▲Winthrop*•† ....Kennebec	H. E. Foster.
▲Wiscasset*•† .....Lincoln	Rufus K. Sewall.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village* .....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•† Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*•† ...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† .....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	See Snow Hill.
Brunswick*•† ..Frederick	See Frederick.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*•† .Baltimore	See Baltimore.
▲Centreville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	HARRISON W. VICKERS.
Cockeysville*•† Baltimore	See Towson.
Crisfield*•† .....Somerset	Clarence P. Langford.
▲Cumberland*•† ..Allegany	D. LENDLEY SLOAN.
Dagsboro .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*• .....Caroline	Henry R. Lewis.
Dickeyville* ...Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	See Frederick.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•† ....Frederick	JACOB ROHRBACK.
Frostburg*†.....Allegany	Clayton J. Furnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•† H'rf'rd	See Aberdeen.
Hyattsville*•† Prince Geo.	Rogers & Rogers.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown* ...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Middletown*† ..Frederick	See Frederick.
Mount Airy*•† ....Carroll	See Westminster.
New Windsor*• ...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•† .....Garrett	Gilmore S. Hamill.
Oxford*•† .....Talbot	See Easton.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	See Elkton.
Port Tobacco*• ...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*•† Som'rset	MILES & STANFORD.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Anderson & Bouic.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†. M'tg'm'ry	See Rockville.
Sharpsburg*•† ..Wash'ton	See Hagerstown.
Smithsburg*•† .Wash'ton	See Hagerstown.
▲Snow Hill*•† ...Worcester	R. D. JONES.
St. Michaels*•† .....Talbot	See Easton.
Taneytown*•† .....Carroll	See Westminster.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*•† ...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Elmer J. Cook.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Uniontown* .....Carroll	See Westminster.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
▲Westminster*•† ..Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*•† ...Plymouth	Cook & Coughlan.
Adams*•† .....Berkshire	W. H. Bixby.
Amesbury *•† .....Essex	See Newburyport.
Amherst*•† ...Hampshire	Hamlin & Reilley.
Andover*•† .....Essex	George H. Poor.
Arlington*•† ...Middlesex	See Watertown.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† ..... Worcester	GEORGE W. HORR, LL.B.
Athol Center*† Worcester	See Athol.
Attleborough*•† ...Bristol	F. I. Babcock.
Ayer*•† .....Middlesex	A. S. Hudson.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	John W. Mawbey.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	J. F. McGOWAN.
¶▲Boston*•† .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 61 Equitable Bldg., (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bridgewater*•† Plymouth	Hosea Kingman.
Brockton*•† ....Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*•† . Middlesex	AUGUSTINE J. DALY.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.
Chelsea*•†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† .....Hampden	Luther White.
ChicopeeFalls*•†.Hamp'n	See Chicopee.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† .....Norfolk	Louis T. Cushing.
Concord*•† ....Middlesex	Prescott Keyes.
Conway*•† .....Franklin	See Greenfield.
Danvers*•† .....Essex	Daniel N. Crowley.
▲Dedham*•†.....Norfolk	A. C. SMITH.
East Bridgewater*•†Plyt'h	R. O. Harris.
East Cambridge*•†Mid's'x	See Boston.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	C. G. M. Dunham.
Essex*† .....Essex	See Gloucester.
Everett*•† .....Middlesex	See Lowell.
Fairhaven*•† .....Bristol	A. B. Collins.
Fall River*•† .....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*•† ..Barnstable	See Barnstable.
▲Fitchburg*•† ..Worcester	CHARLES E. WARE.
Florence*•† ...Hampshire	See Northampton.
Foxborough*•† ..Norfolk	ROBERT W. CARPENTER.
Framingham*•†. Mid'esex	J. L. O'NEILL.
Franklin*•† .....Norfolk	Wiggins & Doe.
Gardner*•† ..... Worcester	PIERCE & STILES.
Georgetown*•† .....Essex	W. A. Butler.
Gloucester*•†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ....Worcester	See Worcester.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†....Franklin	GREENE & DAVENPORT.
Harwich*•† ....Barnstable	See Barnstable.
Haverhill*•† .....Essex	FOOR & FULLER.
Haydenville*•† .Hamps're	See Northampton.
Hingham*•† ....Plymouth	Walter L. Bowie.
Holliston*•† ....Middlesex	J. P. Dexter.
Holyoke*•† .....Hampden	P. J. GARVEY.
Hopkinton*•†..Middlesex	George L. Hemenway.
Hudson*•† .....Middlesex	James T. & R. E. Joslin.
Hyannis*•† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*•†.....Norfolk	E. C. JENNY.
Ipswich*•†.....Essex	George H. Hayes.
▲Lawrence*•†.....Essex	SWEENEY & DOW.
Lee*•† .....Berkshire	P. H. Casey.
Leicester*•† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† ....Middlesex	A. E. Scott.
▲Lowell*•†.....Middlesex	BURKE & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† .....Essex	EUGENE T. McCARTHY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•† .....Middlesex	J. W. McDonald.
Medford*•† .....Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† .....Middlesex	Kern & McLoud.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•† .....Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† .....Worcester	L. E. Fales.
Millbury*•†.....Worcester	H. W. Aiken.
Milton*•†.....Norfolk	See Boston.
Monson*•† .....Hampden	See Springfield.
▲Nantucket*•†..Nantucket	ALLEN COFFIN.
Natick*•† .....Middlesex	I. W. Parker.
▲New Bedford*•† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*•†.....Essex	THOMAS HUSE.
Newton*•† .... Middlesex	See Boston.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton Center.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	HAMMOND & FIELD.
No.Attleborough*•†Bris'l	F. B. Byram.
Northborough*•† Wo'ster	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	SeeBoston.
North Easton*•† ..Bristol	M. L. Urann.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*•† .... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† .....Worcester	See Worcester
Palmer*•† .....Hampden	GARDNER & GARDNER.
Peabody*•† .....Essex	A. W. Sim.
▲Pittsfield*•† ... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ...Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	J. H. Hopkins.
Quincy*•† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*•† .... Middlesex	Solon Bancroft.
Rockland*•† ... Plymouth	George W. Kelley.
Rockport*•† .....Essex	See Gloucester.
Rowley*•† .....Essex	See Newburyport.
▲Salem*•† .....Essex	HUNTINGTON & FITZ.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	See Boston.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	See Abington.
S.Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† ... Worcester	A. W. Curtis.
▲Springfield*•† ..Hampden	GARDNER & GARDNER.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*•† .....Bristol	H. J. FULLER.
Townsend*•†...Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*•†....Middlesex	M. J. Connelly.
Ware*•† .....Hampshire	Coney & Schoomaker.
Wareham*•† ...Plymouth	See New Bedford.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† .Middlesex	Joseph P. Lyons.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ...Barnstable	See Barnstable.
Westborough*•† Wor'ster	JOSHUA E. BEEMAN.
Westfield*•† .... Hampden	M. B. Whitney.
West Gardner*†. Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ...Essex	See Newburyport.
West Newton*•† .Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† ....Norfolk	A. P. WORTHEN.
Whitinsville*•† Worcester	See Worcester.
Whitman*•†.....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† .Wor'ster	F. B. Spalter.
Winchester*•† .Middlesex	G. S. Littlefield.
Woburn*•† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†..Worcester	RICE, KING & RICE.
Wrentham*•† ....Norfolk	Samuel Warner.
Yarmouth*•...Barnstable	See Barnstable.

MICHIGAN.

Addison*• ..... Lenawee	See Adrian.
▲Adrian*•† .....Lenawee	JOHN E. BIRD.
Albion*•† .....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	See Marine City.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† .....Hillsdale	F. A. Roethlisberger.
Alma*•† .....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•† .....Alpena	H. K. GASTIN.
▲Ann Arbor*•† Washtenaw	M. J. CAVANAUGH.
Applegate*•† .....Sanilac	See Carsonville.
Armada*•†.....Macomb	Bert C. Preston.
Ashley*•†.....Gratiot	See Ithaca.
Athens*•†.....Calhoun	N. L. Rowe.
▲Atlanta*•.. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	C. R. HENRY.
▲Autraine•†..... Aiger	See Marquette.
▲Bad Axe*•†..... Huron	CHARLES L. HALL.
▲Baldwin*•† .....Lake	See Reed City.
Bancroft*•†...Shiawassee	See Corunna.
Bangor*•† .... Van Buren	W. G. Bessey.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	O. S. CLARK.
▲Bay City*•†..... Bay	FRANK S. PRATT.
Bay Port*•†.....Huron	See Bad Axe.
Belding*•†.....Ionia	See Greenville.
▲Bellaire*•†..... Antrim	Leavitt & Guile.
Bellevue*•†.....Eaton	George P. Stevens.
Benton Harbor*•†Berrien	FRANK P. GRAVES.
Benzonia*•†..... Benzie	Wilson & Bailey.
Berrien Springs*•†Berrien	R. D. Dix.
▲Bessemer*•† .....Gogebic	S. S. Cooper.
▲Big Rapids*•†.....Mecosta	J. BARTON.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†...Gratiot	See St. Louis.
Brighton*•†....Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brooklyn*•†..... Jackson	J. E Shehell.
Brown City*•†..... Sanilac	Jesse A. Rapley.
Buchanan*•†..... Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†..... Shiawassee	See Corunna.
▲Cadillac*•†..... Wexford	FRED S. LAMB.
Caledonia*•†..... Kent	See Grand Rapids.
Calumet*•† .... Houghton	See Houghton.
Capac*•†..... St. Clair	Charles S. Warn.
▲Caro*•†..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†..... Sanilac	Thomas G. Graham.
Caseville*•†..... Huron	See Badaxe.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†.... Kent	See Grand Rapids.
Central Lake*†.... Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	See Petoskey.
▲Charlotte*•†..... Eaton	LYMAN H. McCALL.
▲Cheboygan*•† Cheboygan	GEORGE W. BELL.
Chelsea*•†.... Washtenaw	Archie Wilkinson.
Chesaning*•†..... Saginaw	B. A. Snow.
Clare*•†..... Clare	See Harrison
Clarkston*..... Oakland	L. N Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†..... Lenawee	See Adrian.
Climax*•† ..... Kalamazoo	See Kalamazoo.
Clinton*•† ..... Lenawee	Garland R. Gillespie.
Clio*•†..... Genesee	George D. Williams.
▲Coldwater*•†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	E. Dowe.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•† .....Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey.
Coopersville*•†... Ottawa	L. P. Ernst.
▲Corunna*•†... Shiawassee	W. J. Parker.
Croswell*•†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	Sherman T. Handy.
Dansville*..... Ingham	M. M. Atwood.
Davison*•† .... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•†.... Van Buren	A. L. Mouton.
Deckerville*•†.... Sanilac	R. J. West.
▲Detroit*•† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•†.... Washtenaw	H. U Newkirk.
Dimondale*•†..... Eaton	See Charlotte.
Douglas*†..... Allegan	See Allegan.
Dowagiac*•†..... Cass	JAMES H. KINNANE.
Dowington*•†.....Sanilac	F. S Viets.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†.... Shiawassee	A. J. Kellogg.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	John Makelim.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	A. E. Sharpe.
Eaton Rapids*•†.... Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Greenville.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†..... Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
▲Escanaba*•†..... Delta	GEORGE GALLUP.
Evart*•†..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	Chamberlain & Trimble.
Fairgrove*•†..... Tuscola	See Caro
Farmington*† ... Oakland	See Northville
Fenton*•† ..... Genesee	Henry C Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	HEMIS & MARTIN.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Port Sanilac.
Fowler*•†.....Clinton	J. G Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.

Town and County.	Name.
Freeport*•†..... Barry	Thomas Sullivan.
Fremont*•† .... Newaygo	A. F. Tibbitts.
Gagetown*•†..... Tuscola	See Caro.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•†..... Berrien	See Buchanan.
▲Gaylord*•†..... Otsego	W. A. Harrington.
Gladstone*•† .... . Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	F. C. Smith.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	R. W. DUNCAN.
Grand Ledge*•†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*•†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	W. S. Whittlesey.
Hancock*•†.... Houghton	See Houghton.
Hanover*•†..... Jackson	See Jackson.
▲Harbor Springs*•† Emmet	CHALMERS CURTIS.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	W. S. Hanson.
Hartford*•†.. Van Buren	A. H. Chandler.
▲Hastings*•† ..... Barry	PHILLIP T. COLGROVE.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†..... Hillsdale	J. S. Galloway.
Holland*•†..... Ottawa	George E. Kollen.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	See Marshall.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†....Houghton	R. SKIFF SHELDEN.
Howard*•† ..... Montcalm	C. W. Perry.
▲Howell*•†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	See Ionia.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•†.....Lapeer	Herbert W. Smith.
▲Ionia*•†..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*•†. Dickl'n	E. A. WOODWARD
Ironwood*•†.....Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*•†. Marquette	W. T. POTTER.
▲Ithaca*•†..... Gratiot	John T. Mathews.
▲Jackson*•† .....Jackson	FORREST C. BADGLEY.
Jasper*•† .....Lenawee	See Adrian.
Jonesville*•† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† ....Kalkaska	Totten & Phelps.
Kinde*•† .....Huron	James H. Hall.
Kingston*•† .....Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†...Missaukee	A. G. Smith.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•†.....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† .....Baraga	P. R. McKernan.
¶Lansing*•† .....Ingham	CAHILL & WOOD.
▲Lapeer*•† .....Lapeer	GREER & WILLIAMS.
Laurium* .....Houghton	See Houghton.
Lawton*•† ....Van Buren	S. L. Lawton.
▲Leland*† .....Leelanau	C. L. Dayton.
Leslie*•†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	A. E. Divine.
Litchfield*•† ....Hillsdale	See Hillsdale.
Lowell*•† .....Kent	John W. Matthewson.
▲Ludington*•† .....Mason	H. S. GRAY.
Lyons*•† .....Ionia	E. C. Spalding.
Mancelona*•†.....Antrim	Mesick & Newkirk.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† .....Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	Walsh & Pardee.
Manton*•† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*•† .....Cass	Smith & Harmon.
Marine City*†.... St. Clair	Wm. Baird
Marlette*•† .....Sanilac	D. S. McClure.
▲Marquette*•†...Marquette	HILL & RODD.
▲Marshall*•† .....Calhoun	J. C. PATTERSON.
▲Mason*•† .....Ingham	L. B. McArthur.
Mayville*•† .....Tuscola	T. J. Eveland.
Memphis*•† .....Macomb	See Mount Clemens.
Mendon*•†.... St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.
Merrill*•† .....Saginaw	See Saginaw.
Middleville*•† .....Barry	H. E. Hendricks.
▲Midland*•† .....Midland	GEORGE B. STANFORD.
Milan*•† .....Washtenaw	Frank Trussell.
Milford*•† .....Oakland	Edward J. Bissell.
Millington*•†.....Tuscola	See Caro.
Minden City*•† ...Sanilac	See Sanilac Centre.
▲Mio*•† .....Oscoda	R. Kittle.
▲Monroe*•† .....Monroe	LANDON & LOCKWOOD.
Montague*•† ..Muskegon	See Muskegon.
Montrose*•† .....Genesee	See Flint.
Morenci*•† .....Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†... Macomb	SILAS B. SPIER.
▲Mt. Pleasant*•† ..Isabella	FRANCIS H. DODDS.
Muir*•†.....Ionia	See Ionia.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Munising*•† .....Alger	H. N. Morris.
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*•† .....Barry	E. D. Mallory.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† .....Luce	Sanford N. Dutcher.
New Haven*•†...Macomb	Adam T. Bennett.
Niles*•† .....Berrien	WILLIAM J. GILBERT.
North Branch*•†..Lapeer	C. F. Gates.
North Lansing† ..Ingham	See Lansing.
Northville*•†..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Charlotte.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	J. A. Neal.
Oscoda*† .....Iosco	C. R. Henry.
Otsego*•†.....Allegan	W. C. Edsall.
Ovid*•† .....Clinton	H M. High.
Owosso*•† ....Shiawassee	WATSON & CHAPMAN.
Oxford*•†.....Oakland	Frank E. Jenkins.
▲Paw Paw*•†...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	See Croswell.
Pentwater*•† .....Oceana	Charles R. Johnson.
Perrinton*•† .....Gratiot	See Ashley.
Perry*•† .....Shiawassee	A. N. Macqueen.
Petersburgh*•†...Monroe	John O. Zabel.
Petoskey*•†.....Emmet	C. J. PAILTHORP.
Pewamo*•†..... Ionia	See Lyons.
Pigeon*•†..... Huron	See Bad axe.
Pinckney*•†..Livingston	W. A. Carr.
Pinconning*•† .....Bay	See Bay City.
Plainwell*•† .....Allegan	E. J. Anderson.
Plymouth*•† ..... Wayne	G. A Starkweather.
▲Pontiac*•† .....Oakland	ELMER R. WEBSTER.
Port Austin*•† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Sand Beach.
▲Port Huron*†....St. Clair	PHILLIPS & JENKS.
Portland*•†..... Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*•†..... Branch	W. H. Lockerby.
Reading*•†..... Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*•† ..... Osceola	C. M. Beardsley.
Reese*•† ..... Tuscola	See Vassar.
Richland*•† .. Kalamazoo	See Kalamazoo.
Richmond* .....Macomb	W. H. Acker.
Rochester*•†.....Oakland	J. H. Holman.
Rockford*•†..... Kent	C. G. Hyde.
▲Rogers*.....Presque Isle	A. E. Banks.
Romeo*•†..... Macomb	D. N. Lowell.
▲Roscommon*•†Roscom'on	Charles L. De Waele.
▲Saginaw*•†.....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† ..... Washtenaw	See Ann Arbor.
Sand Beach*•†..... Huron	CHARLES L. HALL.
▲Sanilac Center*... Sanilac	Wm. Dawson.
Saranac*•†..... Ionia	Charles L. Williams.
Saugatuck* ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	Henry F. Metzger.
Schoolcraft*•† Kalamazoo	George M. Fields.
Sebewaing*•†..... Huron	See Badaxe.
Seney*•†.....Schoolcraft	See Newberry.
Shelby*•†..... Oceana	John Q. Ross.
Shepherd*•†..... Isabella	F. E. Hibbard.
Sheridan*•†.....Montcalm	S. M. Stanton.
Sherwood*•†..... Branch	See Union City.
South Haven*•† VanBuren	JAMES H. JOHNSON.
South Lyon*•†...Oakland	See Pontiac.
Sparta*•† ..... Kent	B. N. Keister.
Springport*•†....Jackson	See Jackson.
▲Standish*•†.....Arenac	Robert Garner.
▲Stanton*•† .....Montcalm	FRANK MILLER.
St. Charles*•†....Saginaw	See Saginaw.
St. Clair*•†.....St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•† .....Clinton	LEWIS SEVERANCE.
▲St. Joseph*•† .....Berrien	N. A. HAMILTON.
St. Louis*•†.....Gratiot	Charles W. Giddings.
Stockbridge*•† ...Ingham	W. B. Gildart.
Sturgis*•†..... St. Joseph	R. B. Hamilton.
Sunfield*•†..... Eaton	See Charlotte.
▲Tawas City*•†.....Iosco	N. C. HARTINGH.
Tecumseh*•†.... Lewanee	Summer Collins.
Tekonsha*•†..... Calhoun	See Battle Creek.
Three Oaks*•† ....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. Constantine.
▲TraverseCity*•†Gr'ndTra.	PATCHIN & CROTSER.
Ubly*•† ..... Huron	J. C. Ryan.
Union City*•†.....Branch	M. A. Merrifield.
Unionville*•†.....Tuscola	See Sebewaing.
Utica*•† ..... Macomb	G. E. Eckert.
Vandalia*•† .....Cass	See Cassopolis.
Vassar*•† .....Tuscola	HUSTON & SPEARS.
Vermontville*•†....Eaton	See Charlotte.
Vernon*•†.... Shiawassee	See Owosso.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta*..... Clinton	See Grand Ledge.
Watervliet*•†.....Berrien	See Benton Harbor.
Wayland*•†.....Allegan	David Stockdale.

Town and County.	Name.
Wayne*•† ..... Wayne	See Plymouth.
West Bay City*•† .... Bay	See Bay City.
▲West Branch*•†. Ogemaw	Ross & Harris.
Whitehall*•†...Muskegon	Paul I. Hedges.
WhitePigeon*•†St. Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. F. Cairns.
Woodland*•..... Barry	Palmerton & Smith.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•†..... St. Clair	Harvey Tappan.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottowa	See Grand Haven.

MINNESOTA.

▲Ada*•† ..... Norman	Calkins & Sharpe.
Adams*•†..... Mower	See Austin.
Adrian*•†..... Nobles	M. E. Foley.
▲Aitkin*•†..... Aitkin	P. J Murphy.
Albany*•†..... Stearns	See St. Cloud.
▲Albert Lea*•†...Freeborn	TODD & CARLSON.
Alden*•† ..... Freeborn	H. G. Latourell.
▲Alexadria*•†..... Douglas	Jenkins & Treat.
Amboy*•†.....Blue Earth	J. F. Smith.
Annandale*•†..... Wright	A. G. Sexton.
▲Anoka*•† ..... Anoka	J. N. NILES.
Appleton*•†..... Swift	C. W. Stanton.
Argyle*•† ..... Marshall	E. M. Stanton.
Arlington*•†..... Sibley	F. A. Cosgrove.
Atwater*•† ....Kandiyohi	George Muller.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•†..... Mower	WRIGHT & BLISS.
Balaton*•†..... Lyon	See Marshall.
Barnesville*•†..... Clay	Charles S. Marden.
Battle Lake*•†. Otter Tail	See Fergus Falls.
Beardsley*•†.....Bigstone	See Ortonville.
▲Beaver Falls*..... Renville	See Redwood Falls.
Belgrade*•†..... Stearns	See St. Cloud.
Belle Plaine*•†..... Scott	F. C. Irwin.
Bellingham*•†. Lac-qui-P'e	McElliott & Holmes.
Belview*•†..... Redwood	A. O. Gimmestad.
▲Benson*•†..... Swift	F. M. Thornton.
▲Bermidji*..... Beltrami	Peter Johnson, collection agent.
Bigelow*•†..... Nobles	See Sibley, Iowa.
Big Lake*•†...Sherburne	See Elk River.
Bird Island*•†.... Renville	T. E. Boylan.
Blooming Prairie*•†. Ste'e	See Owatonna.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•† .... Lac-qui-Parle	See Madison.
▲Brainerd*•†....Crow Wing	S. F. Alderman.
Brandon*•†..... Douglas	See Alexandria.
▲Breckenridge*•† ..Wilkin	EZRA G. VALENTINE.
Brooten*•†..... Stearns	See Glenwood.
Browerville*•†..... Todd	See St. Cloud.
Brown Valley*•† Traverse	Norton F. Brand.
Brownton*•†..... McLeod	A. L. Brown.
▲Buffalo*•†..... Wright	J. T. Alley.
Buffalo Lake*•†. Renville	See Granite Falls.
▲Caledonia*•†.....Houston	E. H. Smalley.
▲Cambridge* ..... Isanti	George W. Nesbit.
Canby*•† Yellow Medicine	Ole Ostensoe.
Cannon Falls*•†. Goodhue	P. S. Aslakson.
▲Carlton*•† ..... Carlton	H. H. Hawkins.
Carver*•†..... Carver	Frank Warner.
▲Center City*•†..... Chisago	See St. Paul.
▲Chaska*•†..... Carver	See Shakopee.
Chatfield*•†..... Fillmore	E. W. Rossman.
Chokio*•†..... Stevens	See Morris.
Clara City*•†...Chippewa	A. J. Volstead.
Claremont*•†..... Dodge	See Kasson.
Clarkfield*•†Yello' Medi'e	See Canby.
Climax*•†..... Polk	See Crookston.
Clinton*..... Big Stone	See Ortonville.
Cloquet*•†..... Carlton	See Duluth.
Cokato*•†..... Wright	See Buffalo.
Cottonwood*•†..... Lyon	O. Hanson.
▲Crookston*•†..... Polk	MILLER & FOOTE.
Dassell*•†..... Meeker	See Litchfield.
Dawson*•†. Lac-qui-Parle	A. W. Ewing.
Delano*•†..... Wright	See Minneapolis.
Delavan*•†..... Faribault	See Blue Earth City.
▲Detroit City*•†....Becker	FRANK RICHARDSON.
Dexter*•†..... Mower	See Austin.
Dodge Center*•†...Dodge	See St. Paul.
Dover*•†..... Olmstead	See Rochester.
▲Duluth*•†..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*•†..... Todd	FRANK RICHARDSON.
East Grand Forks*•† Polk	See Crookston.
Easton*•†..... Faribault	See Blue Earth City.
Echo*•† .Yellow Medicine	See Sleepy Eye.
Eden Valley*•†.... Meeker	James H. Doran.
Edgerton*•†.... Pipe Stone	C. G. Brady.
▲Elbow Lake*•†..... Grant	T. & M. Casey.
Elgin*•† ..... Wabasha	See Wabasha.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† ..... Nobles	See Luverne.
Elmore*•†..... Faribault	G. W. Pangburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ely*† St. Louis	A. J. THOMAS.
Elysian*† Lesueur	W. M. Sterling.
Erskine*† Polk	See Crookston.
Evansville*† Douglas	See Alexandria.
Eveleth*† St. Louis	See Duluth.
Excelsior*† Hennepin	See Minneapolis.
Eyota Olmstead	See Rochester.
Fairfax*† Renville	A. V. Ricke.
▲Fairmont*† Martin	H. M. Blaisdell.
▲Faribault*† Rice	H. S. GIBSON.
Farmington*† Dakota	L. Aldrich.
▲Fergus Falls*† Otter Tail	C. L. HILTON.
Fertile*† Polk	See Crookston.
Fisher*† Polk	See Crookston.
Fosston*† Polk	B. S. Bennett.
Frazee*† Becker	See Detroit City.
Fulda*† Murray	M. E. Foley.
Gaylord*† Sibley	G. A. McKenzie.
Gibbon*† Sibley	John A. Dalzell.
▲Glencoe*† McLeod	F. R. ALLEN.
▲Glenwood*† Pope	C. P. Reeves.
Good Thunder*† BlueE'th	See Mankato.
Graceville*† Big Stone	M. S. STEVENS.
Granada† Martin	See Fairmont.
▲Grand Marais* Cook	See Duluth.
Grand Meadow*† Mower	See Spring Valley.
▲Grand Rapids*† Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† Meeker	See Litchfield.
▲Hallock*† Kittson	R. R. Hedenberg.
Halstad*† Norman	A. O. Ueland.
Hamline*† Ramsey	See St. Paul.
Hardwick*† Rock	See Lu Verne.
Harmony*† Fillmore	See Preston.
▲Hastings*† Dakota	CLAGETT & STOWE.
Hawley*† Clay	G. Halverson.
Hayfield*† Dodge	See Kasson.
Hector*† Renville	C. H. Freeman.
▲Henderson*† Sibley	W. H. Leeman.
Henning*† Otter Tail	See Fergus Falls.
Herman*† Grant	Phinney Bros.
Heron*† Jackson	L. F. Lammers.
Hibbing*† St. Louis	T. M. Brady & Son.
Hills*† Rock	See Lu Verne.
Houston*† Houston	D. A. Buell.
Howard Lake*† Wright	F. E. Latham.
Hubbard* Hubbard	See Park Rapids.
Hutchison*† McLeod	H. H. Bonniwell.
▲Jackson*† Jackson	M. V. BUSHMAN.
Janesville*† Waseca	A. J. O'GRADY.
Jasper*† Pipe Stone	See Pipe Stone.
Jordan*† Scott	See Shakopee.
Kassas*† Dodge	Robert Taylor.
Kenyon*† Goodhue	K. A. Finseth.
Kerkhoven*† Swift	See Benson.
Kilkenny*† Lesueur	See Waterville.
Kinbrae† Nobles	See Worthington.
▲Lake Benton*† Lincoln	A. J. Bingham.
Lake City*† Wabasha	ALLEN J. GREER.
Lake Crystal*† BlueEa'th	D. A. Reed.
Lakefield*† Jackson	E. T. Smith.
Lake Park*† Becker	See Detroit.
Lamberton*† Redwood	F. Clague.
Lanesboro*† Fillmore	A. G. Chapman.
Le Roy*† Mower	G. W. W. Harden.
Lester Prairie*† McLeod	See Glencoe.
Lesueur*† Lesueur	O. J. Parker.
▲Lesueur Center* Lesueur	O. J. Parker.
Lewiston*† Winona	See Winona.
▲Litchfield*† Meeker	E. B. Hall.
▲Little Falls*† Morrison	E. P. ADAMS.
▲Long Prairie*† Todd	E. B. Wood.
▲Lu Verne*† Rock	M. W. DAVIDSON.
Lyle*† Mower	See Austin.
Mabel*† Fillmore	See Preston.
Madella*† Watonwan	See St. James.
▲Madison*† Lac-qui-Parle	H. L. Hayden.
Madison Lake*† BlueE'th	See Mankato.
▲Mankota*† Blue Earth	S. B. WILSON.
▲Mantorville*† Dodge	George A. Norton.
Maple Lake*† Wright	J. E. Madigan.
Mapleton*† Blue Earth	U. G. Argetsinger.
▲Marshall*† Lyon	SEWARD & BURCHARD.
Maynard† Chippewa	See Granite Falls.
Mazeppa*† Wabasha	See Wabasha.
McIntosh*† Polk	T. J. West.
Melrose*† Stearns	See St. Cloud.
Merriam Park*† Ramsey	See St. Paul.
Milaca*† Millelacs	See Mora.
Milan*† Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† Lyon	C. M. Gislason.
Minnesota Lake*† F'rib'lt	T. M. Keogan.
▲Montevideo*† Chippewa	LYNDON A. SMITH.
Montgomery*† Lesueur	See Lesueur.
Monticello*† Wright	James C. Tarbox.
▲Moorhead*† Clay	EDWIN ADAMS.
▲Mora*† Kanabec	J. C. Pope.
Morgan*† Redwood	George W. Somerville.
▲Morris*† Stevens	LEWIS C. SPOONER.
Morristown*† Rice	See Faribault.
Morton*† Renville	See Redwood Falls.
Mountain L*† Cottonw'd	See Windom.
Murdock*† Swift	See Appleton.
New Duluth*† St. Louis	See Duluth.
New London*† Kandiyo'i	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† Scott	W. T. Hanzal.
New Richland*† Waseca	B. F. McGregor.
▲New Ulm*† Brown	LIND & SOMSEN.
Nicollet*† Nicollet	See St. Peter.
North Branch*† Chicago	Charles A. Holt.
Northfield*† Rice	Drake & Dougherty.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† Carver	P. W. Morrison.
Olivia*† Renville	S. R. Miller.
▲Ortonville*† Big Stone	E. F. CRAWFORD.
Osakis*† Douglas	F. H. Borchert.
▲Owatonna*† Steele	W. F. SAWYER.
▲Park Rapids*† Hubbard	F. A. Vanderpool.
Pelican Rapids*† Ot'r Til	Henry Dressler.
Perham*† Otter Tail	M. J. Daly.
▲Pine City*† Pine	S. G. L. Roberts.
Pine Island*† Goodhue	See Red Wing.
▲Pipestone*† Pipestone	C. W. GILMORE.
Plainview*† Wabasha	J. A. Carley.
Presto Todd	See Staples.
▲Preston*† Fillmore	Duxbury & Duxbury.
▲Princeton*† Mille Lacs	J. L. Brady.
▲Redlake Falls*† Redlake	C. E. Boughton.
▲Red Wing*† Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*† Redw'd	A. C. Dolliff.
Renville*† Renville	Daly & Barnard.
▲Rochester*† Olmsted	B. W. EATON.
Rock Dell Olmsted	See Rochester.
▲Roseau* Roseau	R. J. Bell.
Royalton*† Morrison	George H. Niles.
Rush City*† Chicago	J. D. Markham.
Rushford*† Fillmore	G. W. Rockwell.
Rushmore*† Nobles	J. A. Town.
Ruthton*† Pipestone	See Pipestone.
Sacred Heart*† Renville	A. J. Volstad.
Sanborn*† Redwood	T. R. Brownlee.
Sandstone*† Pine	Fred. L. Dennie.
Sauk Center*† Stearns	Andrew J. Smith.
▲Sauk Rapids*† Benton	Thomas Van Etten.
▲Shakopee*† Scott	H. J. PECK.
Sherburn*† Martin	Sutherland & Calkins.
▲Slayton*† Murray	B. H. Whitney.
Sleepy Eye*† Brown	L. G. Davis.
South St. Paul*† Dakota	See Hastings.
Springfield*† Brown	George T. Olsen.
Spring Grove*† Houston	See Caledonia.
Spring Valley*† Fillmore	C. D. Allen.
Staples*† Todd	B. F. HARTSHORN.
St. Charles*† Winona	E. Hill.
▲St Cloud*† Stearns	R. B. BROWER.
Stephen*† Marshall	G. E. Carr.
Stewart*† McLeod	See Glencoe.
Stewartville*† Olmsted	See Rochester.
▲Stillwater*† Washington	COMFORT & WILSON.
▲St. James*† Watonwan	W. S. HAMMOND.
¶▲St. Paul*† Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" "	JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank.
" "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St. Peter*† Nicollet	A. A. STONE.
Taylor's Falls*† Chicago	See Osceola Mills, Wis.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Tower*† St. Louis	See Duluth.

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Town and County.	Name.
Tracy*•† ..... Lyon	C. W. Main.
Twin Valley*•† .. Norman	E. M. Niles.
▲Two Harbors*•† ..... Lake	JOHN DWAN.
Tyler*•† ..... Lincoln	H. A. Stricker.
Ulen*•† ..... Clay	See Ada.
Verndale*•† ..... Wadena	See Wadena.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Waconia*•† ..... Carver	See Carver.
▲Wadena*•† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*•† . Redw'd	See Tracy.
▲Warren*•† ..... Marshall	A. Grindeland.
▲Waseca*•† ..... Waseca	P. McGOVERN.
Waterville*•† .... Lesueur	G. F. Dullam.
Watkins*•† ..... Meeker	See Litchfield.
Waverly Mills*•† .. Wright	See Buffalo.
Welcome*•† ..... Martin	B. F. Taylor.
Wells*•† ..... Faribault	D. A. Odell.
West Concord*•† .. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	See Duluth.
▲Wheaton*•† ..... Traverse	O'Hair & Murphy.
▲Willmar*•† .... Kandiyohi	G. H. Otterness.
▲Windom*•† .. Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Faribault	H. L. Bullis.
▲Winona*•† ..... Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•† . Pipestone	See Pipestone.
▲Worthington*•† .. Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Preston.
Zumbrota*•† .... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GEORGE C. PAINE.
Amory*•† ..... Monroe	See Aberdeen.
▲Ashland*..... Benton	McDonald, McDonald & Simpson.
▲Augusta*..... Perry	J. S. Bradford.
Baldwin*•† ..... Prentiss	See Booneville.
▲Batesville*•† ..... Panola	P. H. Lowrey.
▲Bay St. Louis*•†. Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Biloxi*•† ..... Harrison	White & Neville.
▲Booneville*•† .... Prentiss	S. P. Allen.
▲Brandon*•† ..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	E. H. Thompson.
▲Canton*•† ..... Madison	W. H. POWELL.
▲Carrollton*•† ..... Carroll	Southworth & Stevens.
▲Carthage*..... Leake	J. D. Eads.
Centerville*•† . Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•† ... Coahoma	J. S. BUTT.
▲Coffeeville*•† .. Yalobusha	D. D. McREE.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	ORR & HARRISON.
▲Corinth*•† ..... Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	W. B. Lockwood.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•† ..... Jones	C. R. Shannon.
Enterprise*•† ..... Clarke	Buckley & Halsell.
▲Fayette*•..... Jefferson	Jeff Truly.
▲Forest*•† ..... Scott	T. B. Johnson.
▲Friars Point*•†. Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	W. A. Nabers.
Gloster*•† ..... Amite	E. H. Ratcliffe.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†. . LaFlore	L. P. YERGER.
▲Grenada*•† ..... Grenada	ROBERTSON HORTON.
▲Hattiesburg*•† ..... Perry	Deason & Stevens.
▲Hazlehurst*•† ..... Copiah	R. N. MILLER.
▲Hernando*•† ..... De Soto	McKenzie & Holmes.
▲Holly Springs*•†. Marshall	WM. M. STRICKLAND.
▲Houston*..... Chickasaw	Orr, Lyon & Lyon.
▲Indianola*•†. . San Flower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*•†..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*•† ..... Attala	ANDERSON & DAVIS.
▲Leakesville ..... Greene	J. E. Alderman.
▲Lexington*•† ..... Holmes	W. P. Tackett.
▲Liberty*..... Amite	Theo McKnight.
▲Louisville* ..... Winston	L. H. Hopkins.
▲Macon*•† ..... Noxubee	W. H. HELM.
▲Magnolia*•† ..... Pike	E. J. Simmons.
▲Mayersville*... Issaquena	W. S. Farrish.
McComb*•† ..... Pike	J. B. Webb.
▲Meadville* ..... Franklin	S. F. Williams.
▲Meridian*•†... Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*† ..... Jackson	C. H. Wood.
▲Natchez*•† ..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*•† .... Union	Jones, Spight & Knox.
Okolona*•† ..... Chickasaw	L. P. Haley.
▲Oxford*•† ..... Lafayette	J. A. Stone.
▲Paulding ..... Jasper	B. W. Sharborough.
▲Philadelphia ..... Neshoba	Richardson & Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* ..... Calhoun	A. T. Smith.
▲Pontotoc*† ..... Pontotoc	O. C. Carr.
▲Port Gibson*•†. Claiborne	MARTIN & ANDERSON.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† ..... Clarke	J. A. Anderson.
▲Raleigh* ..... Smith	J. J. Stubbs.
▲Raymond*•† ..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	T. Spight.
▲Rosedale*•† ..... Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•† ..... Panola	R. H. Taylor.
▲Scranton*•† ..... Jackson	H. BLOOMFIELD.
▲Senatobia*•† ..... Tate	J. F. Dean.
▲Starkville*•† .. Oktibbeha	Carroll & Magruder.
Summit*•† ..... Pike	T. McKnight.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† ..... Hinds	B. F. Forster.
▲Tunica*•† ..... Tunica	Chalmers & Henderson.
▲Tupelo*•† ..... Lea	ALLEN & ROBINS.
Utica*•† ..... Hinds	See Jackson.
▲Vaiden*•† ..... Carroll	McClurg & Flowers.
▲Vicksburg*•† ..... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†. Yalob'a	D. D. McREE.
▲Waynesboro*•† ... Wayne	M. L. Heidelberg.
Wesson*•† ..... Copiah	See Hazelhurst.
▲West Point*•† ..... Clay	ROANE & McCLELLAN.
▲Westville* ..... Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*•† ... Montgomery	SOMERVILLE & McLEAN.
▲Woodville*•† .. Wilkinson	D. C. Bramlett.
▲Yazoo City*•† ..... Yazoo	D. Erenning.

MISSOURI.

Town and County.	Name.
Adrian*•† ..... Bates	W. F. Wolfe.
Agency* ..... Buchanan	E. W. Miller.
▲Albany*•† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•† ..... LaFayette	See Lexington.
▲Alton* ..... Oregon	L. P. Norman.
Amity*•† ..... DeKalb	See Maysville.
Amsterdam*•† ..... Bates	See Butler.
Appleton City*•† St. Clair	JOHN A. GILDREATH.
Armstrong*•† ..... Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*•† ..... Greene	Harvey Murray.
Ashland* ..... Boone	W. J. Warren.
Atlanta*•† ..... Macon	See Macon.
Aurora*•† ..... Lawrence	T. F. T. WHITNEY.
Aux Vasse*•† ... Callaway	P. Thurmond.
▲Ava* ..... Douglas	Adams Bros.
Baring*•† ..... Knox	See Edina.
Barnard*•† ..... Nodaway	P. J. Halney.
Belton*•† ..... Cass	George B. Strother.
▲Benton*•† ..... Scott	J. L. Moore.
▲Bethany*•† ..... Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*•† ..... Macon	See Macon.
Billings*•† ... Christian	W. F. Lamkin.
Birch Tree*•† ..... Shannon	L. L. Munsell.
Blackburn*•† ..... Saline	See Marshall.
Blackwater*•† .... Cooper	See Boonville.
Blairstown*•† ..... Henry	W. R. Phipps.
▲Bloomfield* ..... Stoddard	George Houck.
Blue Springs*•†. . Jackson	J. D. Strother.
Blythedale*•† ... Harrison	See Bethany.
Bolckow*•† ..... Andrew	See Savannah.
▲Bolivar*•† ..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*•†St. Franc's	See Farmington.
▲Boonville*•† ..... Cooper	RUSSELL HARRIMAN.
Bosworth*•† ..... Carroll	James McCann.
▲Bowling Green*•† ... Pike	J. D. HOSTETTER.
Brashear*•† ..... Adair	See Kirksville.
Braymer*•† ..... Caldwell	Hardin Steele.
Breckinridge*•†. Caldwell	See Hamilton.
Bronaugh*•† ..... Vernon	See Nevada.
Brookfield*•† ..... Linn	GOLDMAN, BURNS & PRATT.
Browning*•† ..... Linn	E. B. Fields.
Brunswick*•† ... Chariton	C. Hammond.
Bucklin*•† ..... Linn	F. W. Byrd.
Buckner*•† ..... Jackson	See Higginsville.
▲Buffalo* ..... Dallas	D. M. Rush.
Bunceton*•† ..... Cooper	See Boonville.
Burlington Jc.*•†. . Nod'y	J. F. Robertson.
▲Butler*•† ..... Bates	SMITH & STANLEY.
Calnesville*•† ... Harrison	See Bethany.
Calhoun*•† ..... Henry	H. Slack.
▲California*•† ... Moniteau	C. W. HUNTER.
Callao*•† ..... Macon	See Macon City.
Camden Point*•† ... Platte	See Platte City.
Cameron*•† ..... Clinton	Hiram Smith, Jr.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Campbell*•† ..... Dunklin	See Kennett.
Canton*•† ..... Lewis	Oliver C. Clay.
Cape Girardeau*•† C. Gir.	JAMES B. DENNIS.
Carl Junction*•† .. Jasper	See Carthage.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Carterville*•† ..... Jasper	See Webb City.
▲Carthage*•† ..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*• ..... Barry	T. M. Allen.
Centralia*•† ..... Boone	H. S. Booth.
Center*•† ..... Ralls	J. P. Wood.
Center View*•† .. Johnson	W. R. Delaney.
▲Centerville* .... Reynolds	Z. C. Smith.
Chamois*•† ..... Osage	Henry Marquand.
▲Charleston*•† . Mississippi	J. B. SIMPSON.
Chilhowee*† ..... Johnson	See Holden.
▲Chillicothe*•† . Livingston	CHARLES A. LOOMIS.
Chulas† ..... Livingston	See Chillicothe.
Clarence*•† ..... Shelby	George C. Grant.
Clark*•† ..... Randolph	W. W. Ferguson.
Clarksburg*† ... Moniteau	See California.
Clarksdale*•† ..... DeKalb	See Maysville.
Clarksville*•† ..... Pike	Edwards & Duvall.
▲Clayton*•† ..... St. Louis	F. A. Heidorn.
Clearmont*•† .. Nodaway	See Maryville.
▲Clinton*•† ..... Henry	CALVIRD & LEWIS.
Clyde* ..... Nodaway	See Maryville.
Coffeyburg* ..... Daviess	S. S. Dowell.
Cole Camp*•† ..... Benton	See Warsaw.
▲Columbia*•† ..... Boone	NORTH T. GENTRY.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*•† .. Lafayette	See Lexington.
Conway*• ..... Laclede	Phillips & Gordon.
Corder*•† ..... Lafayette	See Lexington.
Corning*•† ..... Holt	See Oregon.
Cowgill*•† ..... Caldwell	W. F. Tucker.
Craig*•† ..... Holt	E. J. Kellogg.
Cross Timbers* .. Hickory	L. E. Brown.
Cuba*•† ..... Crawford	Thos. R. Gibson.
Curryville*•† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	B. A. C. Mack,
▲Danville* ... Montgomery	See Montgomery City.
Darlington*•† .... Gentry	Joseph Sager.
Dearborn*•† ..... Platte	See Platte City.
Deepwater*•† ..... Henry	W. S. Banta.
De Kalb*•† ..... Buchanan	See St. Joseph.
De Soto*•† ..... Jefferson	DENNING & BYRNES.
Dexter*•† ..... Stoddard	Mozley & Liles.
Dixon*•† ..... Pulaski	W. H. Murphy.
▲Doniphan*•† ..... Ripley	J. C. Sheppard.
Downing*•† ..... Schuyler	See Lancaster.
Drexel*•† ..... Cass	John F. Lawder.
Eagleville* ..... Harrison	See Bethany.
Edgerton*•† ..... Platte	Bruce & Cumberford.
▲Edina*•† ..... Knox	W. C. HOLLISTER.
Eldon*•† ..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*•† ..... Nodaway	E. J. Bender.
Elsberry*•† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*•† ..... Macon	J. T. White.
Everton*•† ..... Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•† ..... Atchison	T. B. Safford.
Fairplay*•† ..... Polk	W. O. Staver.
Farber*•† ..... Audrain	See Mexico.
▲Farmington* . St. Francois	M. R. SMITH.
▲Fayette*•† ..... Howard	R. P. TALBOT.
Festus*•† ..... Jefferson	P. S. Henderlite.
Fillmore* ..... Andrew	See Savannah.
Florida ..... Monroe	See Paris.
Forest City*•† ..... Holt	D. S. Alkire.
▲Forsyth* ..... Taney	Charles H. Groom.
Foster* ..... Bates	See Butler.
Frankford*•† ..... Pike	See Bowling Green.
▲Fredericktown*•† Madis'n	Thomas Halladay.
Freeman*•† ..... Cass	See Harrisonville.
▲Fulton*•† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	McClendon & Boone.
▲Galena* ..... Stone	A. Hodges.
▲Gallatin*•† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*•† ..... Cass	Jos. S. Holcomb.
▲Gayoso ..... Pemiscot	See Caruthersville.
Gilliam*•† ..... Saline	See Slater.
Gilman City• .... Harrison	Charles D. Knight.
Glasgow*•† ..... Howard	SHACKELFORD & DENNY.
Glenwood*•† .... Schuyler	See Lancaster.
Golden City*•† .... Barton	F. J. Essex.
Gorin*•† ..... Scotland	See Memphis.
Gower*•† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maryville.
Granger*•† ..... Scotland	See Memphis.
▲Grant City*•† ..... Worth	KELSO, SCHOOLER & KELSO.
Green Castle*• ... Sullivan	See Milan.
Green City*•† .... Sullivan	S. H. Davis.
▲Greenfield*•† ..... Dade	L. W. Shafer.
Green Ridge*•† ..... Pettis	See Sedalia.
Greenville* ..... Wayne	J. Hines.
▲Guilford*•† .... Nodaway	G. M. Denny.

Town and County.	Name.
Hale*•† ..... Carroll	Fred S. Hudson.
Hallsville*•† ..... Boone	See Columbia.
Hamilton*•† .... Caldwell	JOHN H KING.
Hannibal*•† ..... Marion	W. H. FISHER.
Hardin*•† ..... Ray	J T. Allbritain.
Harris*•† ..... Sullivan	See Trenton.
▲Harrisonville*•† ..... Cass	A. A. WHITSITT.
Hartville* ..... Wright	J. W. Jackson.
Harwood*•† ..... Vernon	See Nevada.
Haytt ..... Pemiscot	B. A. McKay.
▲Herman*•† .... Gasconade	AUGUST MEYER.
▲Hermitage* ..... Hickory	Wm. L. Pttts.
Higbee*•† ..... Randolph	J. F. Jarman.
Higginsville*•† . Lafayette	WHITSETT & KEITH.
▲Hillsboro*† ..... Jefferson	W. H. H. Thomas.
Holden*•† ..... Johnson	J. P. Orr.
Holt*•† ..... Clay	D. L. Wilhoit.
Hopkins*•† ..... Nodaway	S E. Browne.
▲Houston* ..... Texas	CLARK DOOLEY.
Houstonia*•† ..... Pettis	See Sedalia.
Humansville*•† ..... Polk	O. J. McLane.
Hume*•† ..... Bates	See Rich Hill.
Humphreys*•† ... Sullivan	J. D. Johnson.
Hunnewell*•† ..... Shelby	See Shelbyville.
▲Huntsville*•† .. Randolph	JOHN N. HAMILTON.
Hurdland*•† ..... Knox	See Edina.
▲Independence*•† Jackson	JOHN G. PAXTON.
▲Ironton*•† ..... Iron	William R. Edgar.
▲Jackson*•† . Cape Girard'u	W. H. Miller.
Jameson*•† ..... Daviess	See Gallatin
Jamesport*•† ..... Daviess	SAM W. BUZARD.
Jamestown*† ... Moniteau	See California.
Jasper*•† ..... Jasper	See Carthage.
¶▲Jefferson City*•† ... Cole	A. M. HOUGH.
Jerico* ..... Cedar	See Eldorado Springs.
Jonesburg*•† Montg'mery	H W. Johnson.
Joplin*•† ..... Jasper	SPENCER & SON.
▲Kahoka*•† ..... Clark	Charles Hiller.
Kansas City*•† ... Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•† ..... Clay	See Liberty.
▲Kennett*•† ..... Dunklin	C. P. Hawkin.
▲Keytesville*•† ... Chariton	O. F. SMITH.
Kidder*•† ..... Caldwell	See Kingston.
King City*•† ..... Gentry	J. W. Sullinger.
▲Kingston*• .... Caldwell	S. C. Rogers.
Kingsville*•† .... Johnson	See Warrensburgh.
▲Kirksville*•† ..... Adair	RIEGER & RIEGER.
Kirkwood*•† .... St. Louis	J. T. JAMES.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Knobnoster*•†...Johnson	S. G. Kelley.
Knox City*•†.....Knox	See Edina.
La Belle*•†.....Lewis	E. A. Dowell.
Laclede*•†.....Linn	O. F. Libby.
Laddonia*•†.....Audrain	E. C. Kennan.
La Grange*•†.....Lewis	C. M. Thomas.
▲Lamar*•†.....Barton	COLE & BURNETT.
Lamonte*•†.....Pettis	Hunter & Young.
▲Lancaster*•†.....Schuyler	Fogle & French.
La Plata*•†.....Macon	Joseph Park.
Laredo*•†.....Grundy	See Trenton.
Lathrop*•†.....Clinton	See Plattsburg.
Latour*•†.....Johnson	See Harrisonville.
Lawson*•†.....Ray	C. T. Garner.
▲Lebanon*•†.....Laclede	J. P. NIXON.
Lee's Summit*•†.Jackson	Hackler & Hackler.
Leeton†.....Johnson	See Sedalia.
Lemonville*•†....Putnam	See Unionville.
Lewistown*•† .....Lewis	E. A. Dowel.
▲Lexington*•†... Lafayette	S. N. WILSON.
Liberal*•†..... Barton	See Lamar.
▲Liberty*•†.....Clay	M. E. LAWSON.
Licking*.....Texas	I. H. Windsor.
Lincoln*•†..... Benton	See Warsaw.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*†.....Camden	E. M. Carter.
▲Linneus*•†..... Linn	George B. Milburne, Jr.
Lock Springs*•†..Daviess	See Gallatin.
Lockwood*•†.....Dade	W. S. Wheeler.
Louisiana*•†.....Pike	JAMES W. REYNOLDS.
Lowry City*•†....St. Clair	See Osceola.
Lucerne*•†..... Putnam	T. B. Davis.
Ludlow*•†.....Livingston	See Chillicothe.
Luray*•†..... Clark	See Kahoka.
Lutesville*•†....Bollinger	See Fredericktown.
▲Macon*•†.....Macon	JOHN A. WHITE.
Madison*•†.....Monroe	See Paris.
Maitland*•† .....Holt	E. L. Hart.
Malden*•†.....Dunklin	D. R. Cox.
Malta Bend*•†.....Saline	See Marshall.
▲Mansfield*•† .....Wright	L. D. Marr.
Marblehill*•†....Bollinger	W. K. Chandler.
Marceline*•†..... Linn	Harry K. West.
Marionville*•†. Lawrence	C. C. Matlock.
▲Marshall*•†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*•†....Webster	HARRY FYAN.
Martinsburg*•†..Audrain	See Mexico.
▲Maryville*•†.....Nodaway	B. RALEIGH MARTIN.
▲Maysville*•†.....DeKalb	Daniel Perry.
Mayview*•†..... Lafayette	See Lexington.
McFall*•†..... Gentry	John M. Schultze.
Meadville*•†..... Linn	E. D. Harvey.
▲Memphis*•†..... Scotland	N. M. PETTINGILL.
Mendon*•†..... Charlton	See Brunswick.
Mendota*•†..... Putnam	See Unionville.
Merwin*•†..... Bates	See Butler.
▲Mexico*•†.....Audrain	CHARLES R. MACFARLANE.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	J. B. Garber.
▲Milan*•†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*•†..... Clay	L. G. Hopkins.
Moberly*•†..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	Homer Harris.
Monett*•†..... Barry	DARROCH & CLARK.
Monroe City*..... Monroe	R. B. Bristow.
Montgomery City*•†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	Blair & Marchand.
Montrose*•†.....Henry	N. B. Conrad.
Morley*•†..... Scott	Hunter & Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*•†..... Holt	D. W. Porter.
Mountain Grove*•† Wri't	C. F. Evans.
▲Mt. Vernon*•†.Lawrence	Norman Gibbs.
Nelson*•†.....Saline	Irvin Williams.
▲Neosho*•†.....Newton	GEORGE HUBBERT.
▲Nevada*•†..... Vernon	F. E. Gordon.
Newark*..... Knox	See Edina.
New Cambria*•†... Macon	B. D. Nortoni.
New Florence*•†..Mont'y	T. J. Powell.
New Franklin*•† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*•†..Franklin	See Union.
▲New London*•†..... Ralls	DAVID WALLACE.
▲New Madrid*•† New Mad.	BREWER & BREWER.
Newtown*•†..... Sullivan	See Milan.
Niangua..... Webster	See Marshfield.
Norborne*•†..... Carroll	A. L. Morrow.
Novelty*..... Knox	W. N. Doyle.
Oak Grove*•†....Jackson	T. M. Vermillion.
Odessa*•†.....Lafayette	J. A. Kemper.
Olean*•†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	S. F. O'FALLON.
Orrick*•†..... Ray	See Richmond.
Osborn*•†.....DeKalb	P. M. Hatch.
▲Osceola*•†..... St. Clair	Mann & Daniel.
Otterville*•†..... Cooper	See Boonville.
▲Ozark*•† ..... Christian	W. A. LONG.
Pacific*•†.....Franklin	See Union.
▲Palmyra*•†.....Marion	W. M. BOULWARE.
▲Paris*•†.....Monroe	J. R. REYNOLDS.

Town and County.	Name.
Parkville*•† ..... Platte	Geo. W. Day.
Parnell*.....Nodaway	Tibbets & Sexton.
Pattonsburg*•†...Daviess	T. A. Gaines.
Peirce City*....Lawrence	F. C. JOHNSTON.
Perry*•†..... Ralls	G. W. Humphrey.
▲Perryville*†..... Perry	J. J. SEIBEL.
Piedmont*•†.....Wayne	S. R. Durham.
Pilot Grove*•† .....Cooper	See Boonville.
▲Pineville*.....McDonald	A. V. Manning.
▲Platte City*•†.....Platte	Alonzo D. Burnes.
▲Plattsburg*•† .... Clinton	J. E. BOHART.
Pleasant Hill*•†.....Cass	W. L. McCutchen.
Polo*•† ..... Caldwell	S. A. Field.
▲Poplar Bluff*•†.... Butler	S. M. CHAPMAN.
Portland*•† .... Callaway	See Fulton.
▲Potosi*•† ... Washington	E. T. Eversole.
Powersville*•†... Putnam	See Unionville.
▲Princeton*•†..... Mercer	IRA B. HYDE.
Purdin*•†..... Linn	See Cassville.
Queen City*•†...Schuyler	See Lancaster.
Quitman*•†.....Nodaway	A. Collins.
Ravenwood*•†...Nodaway	See Maryville.
Raymore*•† ..... Cass	See Harrisonville.
Rea*•†.....Andrew	See Savannah.
Republic*•†..... Greene	Mooneyham & Mooneyham.
Rhineland•† Montgomery	See Hermon.
Rich Hill*•†.....Bates	S. W. DOOLEY.
Richland*•†.....Pulaski	Manes & Davis.
▲Richmond*•† ..... Ray	BLACK & DE MASTERS.
Ridgeway*•†....Harrison	B. F. Holding.
Rocheport•† ..... Boone	M. McKillop.
▲Rockport*•†.... Atchison	Malcolm McKillop.
Rockville*•†.....Bates	See Clinton.
Rogersville*•†... Webster	See Marshfield.
▲Rolla*•†.....Phelps	T. M. JONES.
Rosendale*•† .... Andrew	See Savannah.
Rothville*•†.....Chariton	See Keytesville.
Russellville*•†..... Cole	See Jefferson City.
Rutlege*•†.....Scotland	See Gorin.
▲Salem*•† ..... Dent	L. Judson.
Salisbury*•† .... Chariton	W. S. STOCKWELL.
Sarcoxie*•† .....Jasper	George F. Davis.
▲Savannah*•† .....Andrew	BOOHER & WILLIAMS.
Schell City*•†.....Vernon	F. Childs.
▲Sedalia*•†.....Pettis	R. H. HUNTER.
Seneca*•†.....Newton	G. W. Shutter-Cottrell.
Seymour*•† ..... Webster	R. E. Simmons.
Shelbina*•†..... Shelby	W. O. L. Jewett.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*•† ..... Vernon	J. P. Jones & Son.
Sheridan*•†.....Worth	A. N. Tibbels.
Sikeston*•†.....Scott	See Poplar Bluff.
Silex*•†..... Lincoln	See Troy.
Skidmore*•†....Nodaway	G. D. Fullerton.
Slater*•†..... Saline	S. B BURKS.
Smithton*•†..... Pettis	Hunter & Young.
Smithville*•†..... Clay	Z. S. Collins.
So.-West City*.McDonald	See Pineville.
Spickard*•†.....Grundy	W. M. Ashbrook.
▲Springfield*•† .... Greene	White & McCammon.
Stanberry*•†..... Gentry	RATCLIFFE & RATCLIFFE.
▲St. Charles*•†. St. Charles	R. C. HAENSSLER.
St. James*•†.....Phelps	R. C. Carpenter.
▲Steelville*•†..... Crawford	J. T. Woodruff.
▲Ste. Genevieve*†S.Genev.	P. H. HUCK.
Stewardsville*•†.De Kalb	B. F. Clark.
▲St. Joseph*•†.. Buchanan	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*•†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exch. Bank
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
St. Louis*•† ..... St. Louis (*Continued.*)	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.
Stoutsville*•† ..... Monroe	R. L. Woodson.
Sturgeon*•† ..... Boone	Thomas C. Carter.
Sullivan*•† ..... Franklin	W. J. Webb.
Sumner*•† ..... Chariton	See Keytesville.
Sweet Springs*•† ... Saline	James H. Ashurst.
Tarkio*•† ..... Atchison	L. G. POPE.
Thayer*•† ..... Oregon	S. M. Meeks.
Tina*•† ..... Carroll	George D. Williams.
Tipton*•† ..... Moniteau	R. M. Embry.
▲Trenton*•† ..... Grundy	HUGH C. SMITH.
Triplett*•† ..... Chariton	See Brunswick.
▲Troy*•† ..... Lincoln	W. R. Young.
Turney*•† ..... Clinton	See Plattsburg.
▲Tuscumbia*•† ..... Miller	E. C. Swalem.
▲Union*•† ..... Franklin	Charles F. Gallenkamp.
Union Star*•† .... De Kalb	Henry Boone.
▲Unionville*•† .... Putnam	B. H. BONFOEY.
Urich*•† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*•† ..... Audrain	W. W. Botts.
Verona*•† ..... Lawrence	J. R. Woodfill.
▲Versailles*•† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	J. G. Slate.
Walker*•† ..... Vernon	See Nevada.
Walnut Grove*•† . Greene	W. H. Davis.
▲Warrensburg*•† . Johnson	EWING COCKRELL.
▲Warrenton*•† .... Warren	T. T. Stewart.
▲Warsaw*•† ..... Benton	H. P. Lay.
Washington*•† .. Franklin	J. C. KISKADDON.
Watson*•† ..... Atchison	See Rock Port.
Waverly*•† ..... Lafayette	E. M. Edwards.
▲Waynesville* ..... Pulaski	W. H. Locker.
Weatherby*•† .... DeKalb	See Maysville.
Webb City*•† ..... Jasper	REDDING & OWEN.
Wellington*•† .. Lafayette	See Lexington.
Wellsville* .. Montgomery	Barker & Shackelford.
Wentzville*•† . St. Charles	See St. Charles.
Westboro*•† .... Atchison	J. W. Peck.
Weston* ..... Platte	James W. Coburn.
▲West Plains*•† .... Howell	JAMES ORCHARD.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*•† .. Livingston	S. W. Haynes
Willow Springs*•† Howell	R. F. MOFFITT.
Windsor*•† ..... Henry	Allan & Chapman.
Winfield*•† ..... Lincoln	See Elsberry.
Winston*•† ..... Daviess	See Gallatin.
Wyaconda*•† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•† . Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	J. B. Fitzgerald.
▲Bigtimber*•† Sweet Grass	Sydney Fox.
▲Billings*•† ... Yellowstone	J. R. Goss.
▲Boulder*•† ..... Jefferson	Cowan & Parker.
▲Bozeman*•† ..... Gallatin	COCKRILL & COCKRILL.
▲Butte*•† ..... Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* ..... Tetlon	J. G. Blair.
Columbia Falls*•† Flath'd	D. F. Smith.
Deer Lodge*•† De'r Lodge	See Anaconda.
▲Dillon*•† .... Beaver Head	H. R. MILTON.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*•† ... Choteau	B. J. Powers.
▲Glasgow*•† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Great Falls*•† .... Cascade	SAM'L STEPHENSON.
Hamilton*•† ..... Ravalli	R. A. O'Hara.
¶▲Helena*•† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston*•† ..... Park	H. J. MILLER.
▲Miles City*•† ..... Custer	GEORGE R. MILBURN.
▲Missoula*•† ..... Missoula	THOMAS C. MARSHALL.
Neihart*•† ..... Cascade	A. J. Shores.
▲Philipsburg*•† .... Granite	RODGERS & RODGERS.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•† ..... Cardon	George W. Pierson.
Sandcoulee*•† .... Cascade	See Great Falls.
▲Stevensville*•† .... Ravalli	GEORGE T. BAGGS.
▲Townsend*•† . Broadwater	Charles H. Baldwin.
▲Virginia City*† .. Madison	L. L. Callaway.
▲White SulphurSpgs* Mghr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	E. V. Averill.
Allen*•† ..... Dixon	See Ponca.
Alliance*•† ..... Box Butte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	J. A. Armour.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	See Ord.
Arlington*•† . Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Scarl.
▲Auburn*•† ..... Nemaha	NEAL & EDWARDS.
▲Aurora*•† ..... Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*•† ..... Cass	See Weeping Water.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	Anderson, Keefe & Elkins.
Barnston*•† ..... Gage	See Beatrice.
▲Bartlett* ..... Wheeler	A. L. Bishop.
Bartley*•† .... Red Willow	W. R. Starr.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battle Creek*•† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	D. D. Davis.
Bazile Mills* ..... Knox	J. H. Berryman.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† ..... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	See Seward.
Beemer*•† ..... Cuming	See West Point.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	J. W. James.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	P. A. Anderson.
Berlin*•† ..... Otco	See Nebraska City.
Bertrand*•† ..... Phelps	Rhea Bros.
Big Springs*•† ..... Deuel	See Chappell.
▲Blair*•† ..... Washington	W. C. WALTON.
Bloomfield*•† ..... Knox	W. E. Funk.
▲Bloomington*•† . Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	A. D. RAMSEY.
Blue Springs*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	See York.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	J. W. Gardiner.
Brock*•† ..... Nemaha	S. B. Jarvis.
▲Broken Bow*•† .... Custer	J. R. DEAN.
Bromfield•† ..... Hamilton	See Aurora.
Bruning*•† ..... Thayer	See Hebron.
Bruno•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otco	See Nebraska City.
▲Burwell*•† ..... Garfield	T. L. Hall.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	A. M. Keyes.
Campbell*•† ..... Franklin	L. E. Paquin, Jr.
Carlton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedar Bluffs*•† . Saunders	See Wahoo.
Cedar Rapids* ..... Boone	A. E. Garten.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D. Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	E. E. Ross.
Clarkson*•† ..... Colfax	See Schuyler.
Clatonia*•† ..... Gage	See Beatrice.
▲Clay Center*•† ..... Clay	J. L. EPPERSON & SON.
Coleridge*•† ..... Cedar	See Hartington.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	R. T. Smith.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	E. W. Dailey.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	F. I. FOSS.
Culbertson*•† . Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A. WOOD.
Danbury*•† .. Red Willow	See Indianola.
Dannebrog*•† ... Howard	See St. Paul.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•†..... Dodge	See Fremont.
Doniphan*•†..... Hall	See Grand Island.
Dorchester*•†..... Saline	T. B. Parker.
Douglas*•†..... Otoe	Charles H. Marshall.
Du Bois*•†..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	See Nebraska City.
Eagle*•†..... Cass	See Lincoln.
East Omaha..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elgin*•† ..... Antelope	See Neligh.
Elk Creek*•† .... Johnson	See Tecumseh.
Elkhorn*•†..... Douglas	See Omaha.
Elm Creek*•†..... Buffalo	John M. Forrestall.
Elmwood*•† ..... Cass	W. D. Dernier.
Elsie*•† ..... Perkins	M. L. Mead
▲Elwood*•†..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Stockville.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•†..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	C. H. Epperson.
Fairmont*•†..... Fillmore	John Barsby.
Falls City*•†.. Richardson	A. J. WEAVER.
▲Filley*•†..... Gage	See Beatrice.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	A. R. Peck.
▲Fremont*•†..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•†..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	L. W. Morgan.
▲Gandy*..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN
Genoa*•† ..... Nance	E. V. Clark.
▲Gering*..... Scott's Bluff	J. M. King.
Germantown*•† .. Seward	See Seward.
Gibbon*•†..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	See Aurora.
Gordon*•†..... Sheridan	R. McCarty.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•†.... Hall	ASHTON & MAYER.
▲Grant*•†..... Perkins	B. F. Hastings.
▲Greeley*..... Greeley	T. J. Doyle.
Greenwood*•† ..... Cass	L. G. Scott.
Gresham*•† ..... York	See York.
Gretna*•†..... Sarpy	H. C. Lefler.
Guide Rock*•†... Webster	See Red Cloud.
Haigler*•† ..... Dundy	O. E. Butterfield.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Nelson.
▲Harrisburg*..... Banner	E. R. Mann.
▲Harrison*•†..... Sioux	A. T. Clark.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•†..... Clay	L. G. Hurd.
▲Hastings*•†..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center*..... Hayes	R. C. Orr.
Hay Springs*•†.. Sheridan	See Rushville.
▲Hebron*•†..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Box Butte	Tuttle & Tash.
Henderson*•† ..... York	See York.
Herman*•†.. Washington	See Blair.
Hickman*•† .... Lancaster	See Lincoln.
Hildreth*•†..... Franklin	J. P. A. Black.
▲Holdredge*•† ..... Phelps	C. H. ROBERTS.
Holstein*•† ..... Adams	W. S. McAuley.
Homer* ..... Dakota	See Dakota City.
Hooper*•†..... Dodge	G. B. Parsons.
Howell*•†..... Colfax	See Schuyler.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•†. Richardson	E. O. TUCKER.
Humphrey*•†..... Platte	R. P. Drake.
▲Hyannis*•†..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	C. W. Meeker.
Indianola*•†.. Red Willow	J. S. PHILLIPS.
Ithaca*•†..... Saunders	See Wahoo.
Jackson*•†..... Dakota	Ed. T. Keomey.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•†..... Nemaha	C. L. Wilson.
Julian*•†..... Nemaha	Francis Brown.
Juniata*•†..... Adams	S. L. Brass.
▲Kearney*•†..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	See Hastings.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Votee.
Lawrence*•† .... Nuckolls	See Nelson.
Lebanon*•† .. Red Willow	See Indianola.
Leigh*•† ..... Colfax	F. J. Everitt.
▲Lexington*•†..... Dawson	E. A. COOK.

Town and County.	Name.
Liberty*•† ..... Gage	E. E. Hardin.
¶▲Lincoln*•† .... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•†..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† .... Sherman	See Loup.
Lodge Pole*•†.. Cheyenne	See Sidney.
Long Pine*•†..... Brown	J. S. Davisson.
Loomis*•† ..... Phelps	Rhea Bros.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•†..... Madison	WILLIS E. REED.
Madrid*•†..... Perkins	J. H. Bower.
Malmo*•†..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*•..... Custer	See Broken Bow.
Maywood*•†..... Frontier	See Stockville.
▲McCook*•†... Red Willow	W. S. MORLAN.
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. T. Detweller.
Miller*•†..... Buffalo	Wm. Gaslin.
Milligan*•† ..... Fillmore	F. O. KUCERA.
▲Minden*•† ..... Kearney	JOHN W. TIPTON.
Monroe..... Platte	See Columbus.
Morse Bluff*•†.. Saunders	See Wahoo.
▲Mullen*•†..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•†..... Cass	J. E. Gilmore.
▲Nebraska City*•† .... Otoe	JOHN N. MORGAN.
Nehawka*•†..... Cass	C. W. Banning.
▲Neligh*•†..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Greenwood.
New Castle*•†..... Dixon	See Laurel.
Newman Grove*•† Madi'n	Allen, Reed & Ellis.
▲Niobrara* ..... Knox	E. A. Houston.
Norden* ..... Keya Paha	M. P. Meholin.
Norfolk*•†..... Madison	Mapes & Hazen.
North Bend*•†..... Dodge	Ernest Kern.
▲North Platte*•†.. Lincoln	WILCOX & HALIGAN.
Oakdale*•†..... Antelope	M. B. Putney.
Oakland*•†..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Beatrice.
▲Ogallala*•†..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	W. R. Fulton.
▲Omaha*•†..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer Congressman.
▲O'Neill*•† ..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
▲Ord*•†..... Valley	THOMAS L. HALL.
Orleans*•†..... Harlan	Beresford & Simpson.
▲Osceola*•†..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	C. B. Willey.
Overton*•†..... Dawson	See Lexington.
Oxford*•†..... Furnas	J. H. Sherwood.
Page*•†..... Holt	See O'Neill.
Palisade*•†.... Hitchcock	L. H. Blackledge.
Palmyra*•†..... Otoe	Charles A. Sweet.
Panama*•..... Lancaster	John T. Marshall.
▲Papillion*•†..... Sarpy	G. M. Mullins.
▲Pawnee City*•†... Pawnee	JOHN B. RAPER.
▲Pender*•†..... Thurston	G. T. Graves.
Peru*•†..... Nemaha	See Auburn.
Petersburg*•†..... Boone	O. F. Plum.
Phillips*•†..... Hamilton	See Aurora.
▲Pierce*•†..... Pierce	Douglas Cones.
Pilger*•†..... Stanton	See Stanton.
Plainview*•†..... Pierce	H. J. Wedgemood.
Platte Center*•†.... Platte	See Columbus.
▲Plattsmouth*•†..... Cass	J. H. HALDEMAN.
Pleasanton*•†..... Buffalo	See Kearney.
Plymouth*•†..... Jefferson	See Fairbury.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ponca*●† ..... Dixon	J. J. McCarthy.
Prague*●† ..... Saunders	See Wahoo.
Ragan*●† ..... Harlan	See Alma.
Randolph*●† ..... Cedar	G. W. Wiltsic.
Ravenna*●† ..... Buffalo	J. T. Smith.
▲Red Cloud*●† ..... Webster	GEORGE R. CHANEY.
Republican City*●† Harlan	N. J. Ludi.
Reynolds*●† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Rogers*●† ..... Colfax	See Schuyler.
Relo*●† ..... Richardson	John Gagnon.
▲Rushville*●† ..... Sheridan	C. Patterson.
Salem*●† ..... Richardson	See Falls City.
Sargent*●† ..... Custer	Wm. Sherman.
Saronville*●† ..... Clay	See Clay Center.
▲Schuyler*●† ..... Colfax	C. J. PHELPS.
Scribner*●† ..... Dodge	Henry M. Kidder.
▲Seward*●† ..... Seward	J. J. THOMAS.
Shelby*●† ..... Polk	See Stromsburg.
Shelton*●† ..... Buffalo	J. F. Walker.
Shickley*●† ..... Fillmore	See Geneva.
Shubert*●† ..... Richardson	See Falls City.
▲Sidney*●† ..... Cheyenne	B. A. JONES.
Silver Creek*●† ..... Merrick	See Central City.
Smithfield*●† ..... Gosper	See Elwood.
Snyder*●† ..... Dodge	See Fremont.
South Bend*●† ..... Cass	See Greenwood.
South Omaha*●† .Douglas	See Omaha.
Spencer* ..... Boyd	F. W. Boggs.
Springfield*●† ..... Sarpy	H. C. Lefiens.
▲Springview* ..... Keyapaha	C. E. Lear.
Stamford*●† ..... Harlan	See Orleans.
▲Stanton*●† ..... Stanton	A. A. KEARNEY.
Staplehurst*●† ..... Seward	See Seward.
St. Edward*●† ..... Boone	R. F. Williams.
Steinhauer*●† ..... Pawnee	See Pawnee City.
Stella*●† ..... Richardson	See Falls City.
Sterling*●† ..... Johnson	L. A. Varner.
▲Stockville* ..... Frontier	L. H. Cheney.
▲St. Paul*●† ..... Howard	B. D. HAYWARD.
Strang*●† ..... Fillmore	See Geneva.
Stratton*●† ..... Hitchcock	C. W. Shurtleff.
Stromsburg*●† ..... Polk	John Tonge.
Stuart*●† ..... Holt	J. A. Rice.
Sumner*●† ..... Dawson	See Lexington.
Superior*●† ..... Nuckolls	C. E. Adams.
Surprise*●† ..... Butler	See David City.
Sutherland*●† ..... Lincoln	See Wallace.
Sutton*●† ..... Clay	F. B. Hawk.
Swanton*●† ..... Saline	See Wilber.
Syracuse*●† ..... Otoe	T. E. Brown.
Table Rock*●† ..... Pawnee	See Pawnee City.
Talmage*●† ..... Otoe	See Nebraska City.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*●† ..... Johnson	J. S. DINSMORE & SON.
▲Tekamah*●† ..... Burt	A. N. Corbin, Jr.
Thayer*●† ..... York	See York.
▲Thedford*●† ..... Thomas	John H. Evans.
Tilden*●† ..... Madison	F. L. Putney.
Tobias*●† ..... Saline	A. S. Sands.
▲Trenton*●† ..... Hitchcock	R. O. Adams.
▲Tryon ..... McPherson	See North Platte.
Ulysses*●† ..... Butler	C. M. Skiles.
Unadilla*●† ..... Otoe	See Nebraska City.
Union*●† ..... Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*●† ..... Franklin	See Bloomington.
Utica*●† ..... Seward	H. M. Coleman.
Valentine*●† ..... Cherry	F. W. Walcott.
Valley*●† ..... Douglas	See Omaha.
Valparaiso*●† ..... Saunders	Clark & Allen.
Verdon*●† ..... Richardson	Frank Martin.
Vesta*●† ..... Johnson	See Tecumseh.
Waco*●† ..... York	See York.
▲Wahoo*●† ..... Saunders	M. Newman.
Wakefield*●† ..... Dixon	J. H. Brown.
Wallace*●† ..... Lincoln	See North Platte.
Wauneta*●† ..... Chase	C. W. Meeker.
Wausa*●† ..... Knox	H. M. McLeod.
Waverly*●† ..... Lancaster	See Lincoln.
▲Wayne*●† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*●† ..... Cass	A. L. Timblin.
Western*●† ..... Saline	See Wilber.
Weston*●† ..... Saunders	See Wahoo.
▲West Point*●† ..... Cuming	T. M. MOODIE.
▲Wilber*●† ..... Saline	J. H. Germin.
Wilcox*●† ..... Kearney	See Minden.
Wilsonville*●† ..... Furnas	C. M. Kelley.
Winside*●† ..... Wayne	M. H. Dodge.
Wisner*●† ..... Cuming	See West Point.
Wood Lake*●† ..... Cherry	See Valentine.
Wood River*●† ..... Hall	Abbott & Caldwell.
Wymore*●† ..... Gage	A. D. McCandless.
▲York*●† ..... York	CHARLES F. STROMAN.
Yutan*●† ..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*●† ..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*† .. Esmeralda	C. B. Zabriskie.
¶▲Carson City*●† .. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*●† ..... Lyon	John Lothrop.
▲Elko*●† ..... Elko	W. A. Massey.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*●† ..... Eureka	P. Breen.
▲Genoa*● ..... Douglas	D. W. Virgin.
▲Hawthorne*●† . Esmeralda	P. M. Bowler.
▲Pioche*† ..... Lincoln	T. J. Osborne.
▲Reno*●† ..... Washoe	E. R. DODGE.
▲Stillwater ..... Churchill	T. H. Kent.
▲Virginia City*●† ..... Storey	E. D. KNIGHT.
Wadsworth*●† ..... Washoe	See Reno.
▲Winnemucca*●† Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*●† ..... Belknap	See Laconia.
Andover*●† ... Merrimack	Barron Shirley.
Ashland*●† ..... Grafton	James L. Wilson.
Berlin*●† ..... Coos	CHAMBERLIN & RICH.
Bristol*●† ..... Grafton	Dearborn & Chase.
Canaan*●† ..... Grafton	Geo. W. Murray.
Charlestown*●† .. Sullivan	See Claremont.
Claremont*●† .. Sullivan	COLBY & SON.
▲Colebrook*●† ..... Coos	T. F. Johnson.
¶▲Concord*●† .. Merrimack	STREETER, WALKER & HOLLIS.
Conway*●† ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. Bartlett.
▲Dover*●† ..... Strafford	W. F. NASON.
East Jaffrey*●† .. Cheshire	See Peterboro.
Epping*●† ... Rockingham	W. H. Drury.
▲Exeter*●† ... Rockingham	EASTMAN & HOLLIS.
Farmington*●† .. Strafford	Samuel S. Parker.
Fitzwilliam*● .... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*●† ... Marrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	Edward G. Leach.
Freedom* ..... Carroll	See Conway.
Goffstown*●† ... Hillsboro	Samuel Upton.
Gorham*●† ..... Coos	A. R. Evans.
Great Falls† ..... Strafford	See Somersworth.
Greenville*●† .. Hillsboro	Herbert J. Taft.
Hanover*●† ..... Grafton	See Lebanon.
Haverhill*●† ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*●† Hill'h	H. D. Pierce.
Hinsdale*●† ..... Cheshire	E. J. Temple.
▲Keene*●† ..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*●† ..... Belknap	JEWETT & PLUMMER.
Lakeport*●† ..... Belknap	W. H. Flanders.
▲Lancaster*●† ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*●† ..... Grafton	C. A. DOLE.
Lisbon*●† ..... Grafton	George F. Morris.
Littleton*●† ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*●† .. Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*●† ..... Belknap	Bertram Blaisdell.
Milford*●† ..... Hillsboro	E. L. Kendall.
▲Nashua*●† ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*●† Rockin'm	A. L. Mellows.
▲Newport*●† ..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
Ossipee*●† ..... Carroll	Frank Weeks.
Penacook*●† . Merrimack	Willis G. Buxton.
Peterboro*●† ... Hillsboro	J. F. Brennan.
Pittsfield*●† ... Merrimack	E. A. Lane.
▲Plymouth*●† ..... Grafton	Burleigh & Adams.
▲Portsmouth*●†. Rock'ham	JOHN W. KELLEY.
Raymond*●† Rockingham	John T. Bartlett.
Rochester*●† ... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*●†. Strafford	See Dover.
Somersworth*●† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*●† ... Merrimack	Almon F. Burbank.
Tilton*●† ..... Belknap	W. B. Fellows.
Troy*●† ..... Cheshire	See Keene.
Wakefield*●† ..... Carroll	Arthur L. Foote.
Walpole*●† ..... Cheshire	J. G. Bellows.
Whitefield*●† ..... Coos	C. E. Wright.
Wilton*●† ..... Hillsboro	Geo. E. Bales.
Winchester*●† .. Cheshire	H. W. Brigham.
Wolfboro*●† ..... Carroll	SEWELL W. ABBOTT.
Woodsville*●† .... Grafton	Smith & Sloane.

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NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*†.....Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†..Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*† Mon.	CHARLES HARVEY.
Barnegat*†.....Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	GALLAGHER & RICHARDS
Bloomsbury*† Hunterd'n	J. W. Crevcling.
Boonton*†..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†.Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	WILLIAM A. LOGUE.
Burlington*†.Burlington	ERNEST WATTS.
Butler*†..... Morris	See Paterson.
Caldwell†..... Essex	See Montclair.
▲Camden*† ..... Camden	HENRY I. BUDD, JR.
Cape May*†.....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†.Cape M	J. M. E. Hildreth.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*† Cumberland	B. T. Powell.
Chatham*†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†.....Hunterdon	See Flemington.
Closter*† ..... Bergen	C. B. Harvey.
Collingwood*▲... Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury*† .....Middlesex	A. S. Applegate.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†..... Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*†Atlan.	See Atlantic City.
▲Elizabeth*†..... Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†.....Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*† ..... Essex	See Newark.
▲Freehold*†...Monmouth	CHARLES A. BENNETT.
Frenchtown*†Hunterd'n	L. D. Hagaman.
Glassboro*† Gloucester	See Woodbury.
Gloucester City*†.Camden	See Camden.
Gutenburg*†.... Hudson	See Hoboken.
▲Hackensack*†.... Bergen	DEMAREST & DE BAUN.
Hackettstown*†. Warren	J. C. Allen.
Haddonfield*†...Camden	H. S. Scovel.
Hammonton*† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†.....Mercer	S. M. Schenck.
Hoboken*†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*†. Middlesex	See New Brunswick.
▲Jersey City*†.....Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*†.....Monmouth	B. B. Ogden.
Lakewood*†.....Ocean	T. J. R. Brown.
Lambertville*† Hunterd'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	HEISLEY & MORRIS.
Madison*†..... Morris	C. A. Rathbun.
Manasquan*†.Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	R. W. Dayton.
▲May's Landing*†Atlantic	JOHN C. REED.
Medford*† ...Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Milburn†.....Essex	See Orange.
Millville*† ..Cumberland	Martin W. Lane.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*† .Mid'sx	JAMES H. VAN CLEEF.
New Durham*†..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*† .....Warren	See Belvidere.
Palmyla*† ....Burlington	See Burlington.
Passaic*† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*†.Burlington	See Mt. Holly.
Penn Grove*†..... Salem	See Salem.
Pennington*†.... Mercer	T. D. Darling.
Perth Amboy*†Middlsex	C. C. HOMMANN.
Phillipsburg*† .. Warren	John I. Blair Reiley.
Plainfield*†.....Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†.. Ocean	Thomas Curtis.
Princeton*†..... Mercer	FERGUS A. DENNIS.
Rahway*† .....Union	LESLIE LUPTON.
Raritan*† ..... Somerset	See Somerville.
Red Bank*†..Monmouth	EDMUND WILSON.
Ridgewood*†..... Bergen	Cornelius Doremus.
Riverside*†.. Burlington	See Burlington.
Rockaway*†..... Morris	John P. Stickle.
Rutherford*† .....Bergen	ADDISON ELY.
▲Salem*† .....Salem	W. T. HILLIARD.
Seabright*†.. Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*†...Somerset	JAMES J. BERGEN.
South Amboy*†Middlesx	See Perth Amboy.
South Orange*†... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*†..... Union	WM. D. & L. A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*†.....Ocean	Isaac W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*†..... Ocean	See Toms River.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*†... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†..... Union	See Elizabeth.
West Hoboken*† Hunson	See Hoboken.
West New York..Hudson	See Hoboken.
Woodbridge†. Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Albuquerque*† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad .....Eddy	JOHN FRANKLIN.
▲Clayton*†..... Union	W. H. C. McKesson.
Deming*†..... Grant	S. M. Ashenfelter.
East LasVegas*†. SanMig'l	W. G. HAYDEN.
Eddy*†..... Eddy	See Carlsbad.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲LasCruces*† DonnaAnna	S. B. Newcomb.
▲Las Vegas*†.. San Miguel	REDMOND McDONAGH.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*† .... Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Albuquerque.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*†..... Colfax	GEORGE McCORMICK.
▲Roswell*† ..... Chaves	Alexander J. Nisbet.
SanMarcial*†.... Socorro	See Socorro.
¶▲Santa Fe*† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†..... Grant	CONWAY & HAWKINS.
▲Socorro*†..... Socorro	C. RILEY.
▲Springer*†† ..... Colfax	See Raton.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
White Oaks*. .... Lincoln	B. H. Dye.

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NEW YORK.

Town and County.	Name.
Adams*† ..... Jefferson	W. H. H. Taylor.
Addison*† ..... Steuben	H. D. BALDWIN.
Afton*† ..... Chenango	George A. Haven.
Akron*† ..... Erie	Paxon & Paxon.
¶▲Albany*† ..... Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	GURDON W. FITCH.
Alfred*..... Allegany	See Belmont.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*† ..... Suffolk	S. P. Hildreth.
Amsterdam*† ..Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*† ..... Allegany	CLAYTON L. EARLEY.
Angelica*† ..... Allegany	H. E. Dudley.
Antwerp*• ..... Jefferson	H. J. Foote.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle. ..... Washington	John B. Conway.
Attica*† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*† ..... Cayuga	FRANK S. WRIGHT.
Aurora*† ..... Cayuga	John A. Hudson.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	See Riverhead.
Bainbridge*† ..Chenango	George I. Skinner.
Baldwinsville*† .Onond'a	D. C. Greenfield.
▲Ballston Spa*† ..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genessee	TARBOX & SHERWIN.
▲Bath*† ..... Steuben	McMASTER & PARKHURST.
Bay Shore*† ..... Suffolk	George H. Furman.
Belfast*• ..... Allegany	A. P. McIntosh.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genessee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brockport*† ..... Monroe	HOMER D. BENEDICT.
Brockton*† . Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
Buffalo*† ..... Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*† . Livingston	D. D. McColl.
Cambridge*† Washingt'n	D. M. Westfall.
Cambden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	E. B. Ross.
Canajoharie*† .. Montg'y	B. F. Spraker.
▲Cananddaigua*† . Ontario	F. H. HAMLIN.
Canaseraga*† .. Allegeny	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	See Owego.
Canisteo*† ..... Steuben	A. H. Burrill.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	A. E. KILBY.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ..... Rensslaer	B. W. Stryker.
▲Catskill*† ..... Greene	S. CROWELL.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	E. S. More.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chatham*† ..... Columbia	C. E. BARRETT.
CherryCreek*†Chatt'qua	R. A. Hall.
Cherry Valley*† .. Otsego	Barnum Bros.
Chester*† ..... Orange	See Newburg.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*† .... Monroe	See Brockport.
Clayton*† ..... Jefferson	H. E. & G. E. MOORE.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*†Ontario	Ellis & Griffiths.
Clinton*† ..... Oneida	L. M. Martin.
Clyde*† ..... Wayne	C. W. Field.
Cobleskill*† ... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ... Putnam	W. H. Haldane.
College Point*† .. Queens	Wm. Sutter.
▲Cooperstown*† ... Otsego	Charles T. Brewer.
Corning*† ..... Steuben	WM. J. TULLY.
Cornwall*† ..... Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	BOUTON & CHAMPLIN.
Coxsackie*† ..... Greene	John B. Bronk.
Crown Point*† .... Essex	See Port Henry.
Cuba*† ..... Allegany	Armstrong & Todd.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	John A. Kemp.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
De Ruyter*† .... Madison	L. B. Kern.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† ... Herkimer	C. L. Hildreth.
Dover Plains*† .. Duchess	See Poughkeepsie.
Dundee*† ..... Yates	LEWIS J. WILKIN.
Dunkirk*† .. Chautauqua	STEARNS & WARNER.
Earlville *† ..... Madison	S. B. Cloyes.
East Aurora *†..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*† ..... Otsego	See Cooperstown.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	S. N. WHEATON.
Ellington*.... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	LOWMAN & BYRNE.
" ..... "	CHARLES MARVIN.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	E. J. Fisk.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† . Queens	E. J. HEALY.
Fayetteville*† Onondaga	See Syracuse.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
FishkillonHds'n*†Dute's	H. H. Hustis.
Flushing*† ..... Queens	H. S. MOORE.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	F. I. Baker.
Fort Edward*†Wash'ton	Robert O. Bascom.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*† ... Herkimer	J. J. Dudleston, Jr.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† . Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†. Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	MASON & ROSE.
Gilbertsville*† .... Otsego	See Cooperstown.
Glen Cove*† ..... Nassau	E. T. Payne.
Glens Falls*† .... Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† . Cattaraugus	F. J. Blackman.
Granville*† . Washington	Thomas & Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR,
Greenwich*† Washingt'n	Gibson & Vankirk.
Groton*† ..... Tompkins	W. H. Hare.
Hamburg*† ..... Erie	Perry M. Thorn.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana*† ..... Schuyler	See Watkins.
Haverstraw*† . Rockland	THOMAS H. LEE.
Hempstead*• ..... Nassau	A. R. Griffin.
▲Herkimer*† ... Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*•†.....Delaware	Edward O'Connor.
Holland*•† .....Erie	Fred S. Jackson.
Holland Patent*•† Oneida	W. J. B. Williams.
Holley*•† .....Orleans	H. O. Jones.
Homer*•† .....Cortland	W. J. Smith.
Honeoye Falls*•†.Monroe	J. E. Robson.
Hoosick Falls*•† Rensse'r	Willis E. Heaton.
Hornellsville*•†..Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*•†..Chemung	Frank S. Bentley.
▲Hudson*•† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*•† ....Suffolk	THOMAS YOUNG.
Ilion*•† .....Herkimer	James Conkling
▲Ithaca*•†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*•† .....Queens	WILLIAM W. GILLEN.
Jamestown*•†.Chautau'a	FOWLER & WEEKS.
▲Johnstown*•† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Bramley.
Keeseville*•† .....Essex	Hewitt & Wolcott.
Kinderhook*•† Columbia	Gerrit S. Collier.
▲Kingston*•† .....Ulster	JOHN G. VAN ETTEN.
▲Lake George*†....Warren	E. Hunt.
▲Lake Pleasant*†Hamilton	See Northville.
Lancaster*•† .....Erie	H. B. Van Peyma.
Lansingburg*•†.Rensselr	ROBERT E. STILES.
Le Roy*•† .....Genesee	W. H. Smith.
Liberty*•†.....Sullivan	D. S. Hill.
Lima*•† .....Livingston	G. W. Atwell, Jr.
Little Falls*•†..Herkimer	P. H. McEVOY.
▲Little Valley*•†.Cattar'us	E. A. Nash.
Livonia*•†.....Livingston	Charles Ward,
Locke*•†.....Cayuga	See Moravia.
▲Lockport*•† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*•† Qu'ns	FRED N. SMITH.
▲Lowville*•†.....Lewis	Fred. C. Schraub.
▲Lyons*•†.....Wayne	DWIGHT S. CHAMBEBLAIN.
Madrid*•....St. Lawrence	F. J. Merriman.
▲Malone*•† .....Franklin	JOHN I. GILBERT.
Mamaroneck*•†Weste'ter	See Port Chester.
Marathon*•†.....Cortland	A. M. Mathewson.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	J. C. Crapser.
Matteawan*•† .. Dutchess	S. K. Phillips.
▲Mayville*•†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†.....Niagara	G. F. Thompson.
Middletown*•†.....Orange	DILL & COX.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	E. W. Simmons.
Mohawk*•†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*†.....Otsego	N. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*•†.... Madison	J. A. Johnson.
Mt. Kisco*•† Westchester	H. J. Slosson.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†..Weste'ter	JOHN M. GORHAM.
Naples*•†.....Ontario	J. A. Seamans.
Newark*•†..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•†..... Rockland	Frank P. Demarest.
New Paltz*•†.....Ulster	J. N. Vandeuiyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	JOHN J. CRENNAN.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▲New York City*•† N. Y'k (Continued.)	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*•†. Niagara	ELY, DUDLEY & COHN.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*†.Niagara	ALBERT R. SMITH.
Northville*•†.....Fulton	James R. Van Ness.
▲Norwich*•† .....Chenango	WM. J. BOLGER.
Norwood*•†.St. Lawrence	N. M. Claflin.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	D. B. LUCEY.
Olean*•† .....Cattaraugus	F. W. KRUSE.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	Alva Seybolt.
▲Oswego*•†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*•†.....Seneca	Francis C. Allen.
▲Owego*•†.....Tioga	H. AUSTIN CLARK.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†..... Nassau	F. M. Brigham.
Painted Post*•†..Steuben	J. S. Tobias.
Palmyra*•† ..... Wayne	G. S. TENKLEPAUGH.
Parish*•† .....Oswego	A. G. Lynch.
Patchogue*•† .....Suffolk	A. H. Carmen.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	BRIGGS & KIMBALL.
Perry*•†..... Wyoming	See Warsaw.
Phelps*•†..... Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	See Watertown.
Phœnix*•†.....Oswego	AVERY & MERRY.
Pike*..... Wyoming	See Warsaw.
Pine Plains*•† ..Dutchess	Frank Eno.
▲Plattsburg*•† .....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JOHN H. CLAPP.
Port Henry*•†.....Essex	Foote, Stokes & Owen.
Port Jefferson*•†.Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ....Orange	WILLIAM H. CRANE.
Potsdam*•†.St. Lawrence	A. X. Parker.
▲Poughkeepsie*•†Dutchess	WILKINSON & COSSUM.
Prattsburg*•† ....Steuben	J. K. Smith.
Pulaski*•† .....Oswego	S. C. Huntington.
Randolph*•†.Cattaraugus	A. Wentworth.
Red Creek*•†.....Wayne	C. O. Peterson.
Red Hook*•†....Dutchess	J. W. Elseffer.
Rhinebeck*†....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*†...Richmond	N. J. Wreth.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•†.....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Rochester*† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*†Na's'u	See Brooklyn.
Rome*†.....Oneida	A. DELOS KNEELAND.
Rondout*† .....Ulster	See Kingston.
Roslyn*† .....Nassau	See Brooklyn.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*† .....Suffolk	E. A. Carpenter.
Salamanca*† Catt'raugus	HUDSON ANSLEY.
Salem*† .....Washington	James Gibson.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*†...Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. Botsford.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† .....Ulster	M. F. Kenney.
▲Schenectady*† .Sc'n't'dy	EVERETT SMITH.
Schenevus*†.....Otsego	Graham & Baldwin.
▲Schoharie*†...Schoharie	C. W. Hinman.
Schuylerville*† .Saratoga	S Wells.
Scio*†.....Allegany	See Wellsville.
Seneca Falls*†....Seneca	HAMMOND & HAMMOND.
Sherburne*†...Chenango	Charles A. Fuller.
Sherman*† ..Chautauqua	See Jamestown.
Shortsville*† ....Ontario	Ellis & Griffith.
Sidney*† .....Delaware	CHARLES H. SEELEY.
Silver Creek*†.Ch'ta'qua	H. W. Allen.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†.Westchester	SAM'L WATSON.
Skaneateles*†..Onond'ga	C. R. Milford.
Sodus*†.....Wayne	B. B. Seaman.
Southampton*†...Suffolk	H. M. Howell.
Southold*† .....Suffolk	A. Case.
Spencer*† .....Tioga	See Waverly.
Springville*† .....Erie	C. W. Ticknor.
Stamford*† ....Delaware	J. P. Grant.
Stapleton*† ....Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton*....Chautauqua	See Dunkirk.
Suspension Bridge*†N'g'a	See Niagara Falls.
▲Syracuse*† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*†Westchest'r	CLARENCE S. DAVISON.
Theresa*† .....Jefferson	C. A. Van Allen.
Ticonderoga*† .....Essex	H. D. Hoffnagle.
Tonawanda*† ..... Erie	See North Tonowanda.
▲Troy*† .....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*† .Tom'k's	O. G. Noble.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*† .....Otsego	C. C. FLAESCH.
Union Springs*† .Cayuga	Arthur M. Seckel.
▲Utica*† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*† .....Oneida	S. S. Judson.
Victor*† .....Ontario	See Canandaigua.
Walden*† ..... Orange	A. S. Embler.
Walton*† .....Delaware	S. H. Fancher.
Wappinger's Falls*†Duc's	J. W. Bartram.
Warrensburg*† .Warren	L. E. REOUX.
▲Warsaw*† .....Wyoming	BOTSFORD & BOTSFORD.
Warwick*† .....Orange	F. V. Sanford.
Waterford*† ....Saratoga	F. A. Martin.
▲Waterloo*† .....Seneca	FREDERICK L. MANNING.
▲Watertown*† ..Jefferson	WALTS & PITCHER.
Waterville*† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Albany.
▲Watkins*† .....Schuyler	CHARLES M. WOODWARD.
Waverly*† .....Tioga	A. G. Allen.
Wayland*† .....Steuben	Clark & Pratt.
Weedsport*† ..... Cayuga	J. F. Quigley.
Wellsville*† ....Allegany	WILLET L. WARD.
Westchester*† W'chester	H. C. HENDERSON.
Westfield*† . Chautauqua	Ottaway & Munson.
W. New Brighton*†.R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Albany.
West Winfield*† H'kimer	Charles D. Thomas.
Whitehall*†. Washington	POTTER & LILLIE.
▲White Plains*† W'chester	ROBERT E. FARLEY.
Williamson*† .....Wayne	Jacob Brasser.
Wolcott*† .....Wayne	William Roe.
Woodhaven*† ....Queens	Wm. F. Wykoff.
Worcester*† .....Otsego	Holmes & Waterman.
Yonkers*† ..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*† .....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*† .....Randolph	W. C. HAMMER.
▲Asheville*† ...Buncombe	MOORE & MOORE. Refer to all Asheville Banks.
Aurora* .....Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard*....Transylvania	W. B. Duckworth.
▲Bryson City*† .....Swain	Bryson & Black.
▲Burgaw*† .....Pender	R. G. Grady.
Burlington*† ..Alamance	John Bond.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* .....Camden	C. M. Ferebee.
▲Carthage*† .....Moore	BLACK & ADAMS.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*† .....Cabarrus	MORRISON CALDWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*† ..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*† ..... Harnett	See Smithfield.
▲Durham*† .....Durham	BOONE & BRYANT.
▲Edenton*† ..... Chowan	Pruden & Vann.
▲Elizabeth City*† .Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Enfield*† ..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	COOPER & OATES.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*† ..... Gaston	Wm. H. Lewis.
▲Gatesville* .....Gates	L. L. Smith.
▲Goldsboro*† .... Wayne	ALLEN & DORTCH.
▲Graham*† .... Alamance	E. S. Parker.
▲Greensboro*†.. Guilford	A. M. SCALES.
▲Greenville*† .....Pitt	F. G. James.
▲Halifax*† .....Halifax	E. L. Travis.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*† ..... Vance	W. B. SHAW.
▲Henders'nville*† Hend'n	W. A. Smith
▲Hertford*†..Perquimans	T. G. Skinner.
Hickory*† ..... Catawba	C. A. Cilley.
High Point*† ....Guilford	E. D. STEELE.
▲Hillsboro*† .....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*†...Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*† ..... Moore	Seawell & McKiver.
▲Kenansville* ..... Duplin	H. R. Kooncgay.
▲Kinston*† .....Lenoir	D. E. PERRY.
Laurinburg*†. Richmond	J. D. Shaw, Jr.
Leaksv lle*†Rockingham	See Reidsville.
▲Lenoir*† ..... Caldwell	Edmund Jones.
▲Lexington*† ... Davidson	WOLSER & WOLSER.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*† .... Lincoln	D. W. Robinson.
▲Louisburg*† .... Franklin	C. M. Cooke.
▲Lumberton*† ... Robeson	McNeil & McLean.
▲Manteo* .....Dare	J. M. Gray.
Marion*† ..... McDowell	E. J. Justin.
▲Marshall*† ..... Madison	J. A. Hendrick.
Milton*† ..... Caswell	L. M. Warlick.
▲Mocksville*† .....Davie	E. L. Gaither.
▲Monroe*† .....Union	Covington & Redwine.
▲Morganton*† .....Burke	Avery & Erpin.
Mount Airy*† .....Surry	Carter & Lewellyn.
▲Murphy*† .....Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	Cooke & Cooley.
▲Newberne*† ..... Craven	W. W. CLARK.
▲Newton*† .....Catawba	McCorkle & McCorkle.
No Wilkesboro*†. Wilkes	T. B. Finley.
▲Oxford*† .....Granville	A. W. GRAHAM.
Pilot Mountain*† ..Surry	George W. Sparger.
▲Pittsboro*† ..... Chatham	R. A. London.
▲Plymouth*†. Washington	H. S. Ward.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Raleigh*●† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*●† Rockingham	P. B JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*●†Richmond	MORRISON & WHITLOCK.
Rocky Mount*●† Edg'mbe	JACOB BATTLE.
▲Roxboro*●† ..... Person	Winstead & Brooks.
▲Rutherfordton*●† Ruth'fd	Justice & Justice.
▲Salisbury*●† ..... Rowan	JOHN L. RENDLEMAN.
Sanford*●† ..... Moore	See Raleigh.
Scotland Neck*●† Halifax	C. Kitchen.
▲Shelby*●† ..... Cleaveland	Webb & Webb.
▲Smithfield*●† ... Johnston	Pon & Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
▲Southport*†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
▲Statesville*●† ..... Iredell	ROBBINS & LONG.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*●†... Edgecombe	G. M. T. Fountain.
▲Taylorsville*●† Alexander	A. C. McIntosh.
▲Trenton* ..... Jones	P. M. Pearsall.
▲Troy*●..... Montgomery	W. C. Hammer.
▲Wadesboro*●† ..... Anson	J. A. Lockett.
▲Warrenton*† ..... Warren	C. V. Cook.
▲Washington*●†.. Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*●† Haywood	W. B. Ferguson.
▲Webster* ..... Jackson	J. J. Hooker.
Weldon*●† ..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*●†.. Columbus	McNeil, McLean & Wishart.
▲Wilkesboro*●† ..... Wilkes	McNEILL & McNEILL.
▲Williamston*●† ... Martin	Moore & Stubbs.
▲Wilmington*●† No.Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*●†..... Wilson	H. G. CONNOR.
▲Windsor* ..... Bertie	F. D. Winston.
▲Winston*●† ..... Forsyth	EUGENE E. GRAY.
▲Winton*●† ..... Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*● Richland	E. A. Munger.
Aneta*●† ..... Nelson	M. V. Linwell.
Ardoch*●† ..... Walsh	See Grafton.
▲Ashley* ..... McIntosh	A. W. Clyde
Bathgate*●†..... Pembina	J. D Trenholme.
Bisbee● ..... Towner	See Cando.
¶▲Bismarck*●†... Burleigh	F H. REGISTER.
▲Bottineau*●†... Bottineau	See Towner.
Buffalo*●† ..... Cass	See Fargo.
Buxton*●† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*●† ..... Towner	FRANK D. DAVIS.
▲Carrington*●† ..... Foster	G. W. Solfday.
Casselton*●† ..... Cass	See Fargo.
Cavalier*●† ..... Pembina	See Grafton.
Church's Ferry*●†Ramsey	See Devil's Lake.
▲Cooperstown*●† .. Griggs	DAVID BARTLETT.
Crary*●† ..... Ramsey	Edgar Anderson
Crystal*●† ..... Pembina	Robert McMurchie.
Cummings*●† ..... Traill	See Hillsboro.
▲Devil's Lake*●†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*●† ..... Stark	JAMES G. CAMPBELL.
Drayton*●† ..... Pembina	See Pembina.
Edgeley*●† ..... La Moure	J. T. Butler.
▲Ellendale*●† ..... Dickey	A. D. FLEMINGTON.
Emerado*●†.Grand Forks	See Grand Forks.
Enderlin●† ..... Ransom	Ed. Pierce.
Fairmount*●†... Richland	Charles A. Tuttle
▲Fargo*●† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*●† ..... Wells	Lee & Hanchett.
Forest River*●†..... Walsh	See Grafton.
▲Forman*●† ..... Sargent	BISHOP & GRONER.
Gilby*●† ..... Grand Forks	See Grand Forks.
▲Grafton*●† ..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*●† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*●† ..... Cass	See Fargo.
Hamilton*●† .... Pembina	R. Muir & Son.
Hankinson*●†... Richland	E. L. Kinney.
Hannah● ..... Cavalier	See Langdon.
Harvey●† ..... Wells	OTTO GRETHEN.
Hatton*●† ..... Traill	See Hillsboro.
▲Hillsboro*●† ..... Traill	CARMODY & LESLIE.
Hope*●† ..... Steele	T. J. McMAHON.
Hunter*●† ..... Cass	See Fargo.
Inkster*●†...Grand Forks	See Grand Forks.
▲Jamestown*●† . Stutsman	S. E. ELLSWORTH.
Kulm*●† ..... La Moure	Clendenan & Larsen.
▲Lakota*●† ..... Nelson	A. E. SHEETS.
▲Lamoure*●† .... LaMoure	R. W. S. Blackwell.
▲Langdon*●† ..... Cavalier	J. C. Monnet.
Larimore*●†.Grand Forks	W. A. Winslow.
Leeds*●† ..... Benson	See Minnewaukon.
Lidgerwood*●†..Richland	A. L. Parsons.
▲Lisbon*●† ..... Ransom	H. DOHERTY.
▲Mandan*●† ..... Morton	E. C. Rice.
Mayville*●† ..... Traill	F. W. Ames.
▲Medora*●† ..... Billings	See Dickinson.
Michigan* ..... Nelson	See Lakota.
Milnor*●† ..... Sargent	O. S. Senn.
Milton*●† ..... Cavalier	Knute Norgard.
▲Minnewaukon*●†. Benson	J. L. Richmond & Son.
Minot*●† ..... Ward	J. C. MARCY.
Minto*●† ..... Walsh	J. D. PHELPS.
Monango*●† ..... Dickey	See Ellendale.
▲Napoleon ..... Logan	See Steele.
Neche*●† ..... Pembina	See Pembina.
▲New Rockford*●†... Eddy	MADDUX & HAMBECHT.
Northwood*●†Grand F'ks	M. V. LINWELL.
Oakes*●† ..... Dickey	W. H. Ellis.
Page*●† ..... Cass	See Fargo.
Park River*●† ..... Walsh	G. W. Young.
▲Pembina*●† ..... Pembina	W. J. Kneeshaw.
Portland*●† ..... Traill	G. A. White.
Reynolds*●†.Grand Forks	See Grand Forks.
▲Rolla*●† ..... Rolette	John Burke.
▲Rugby*●† ..... Pierce	See Towner.
Sanger ..... Oliver	See Bismarck.
Sheldon*●† ..... Ransom	Ed. Pierce.
▲Sherbrooke* ..... Steele	George Murray.
▲Stanton ..... Mercer	H. C. Walker.
▲Steele*●† ..... Kidder	J. W. Walker.
St. Thomas*●† ... Pembina	G S. Hager.
Thompson*●† Grand F'rks	See Grand Forks.
Tower City*●† ..... Cass	See Fargo.
▲Towner*●† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*●† ..... Barnes	YOUNG & BURKE.
▲Wahpeton*●†....Richland	F. B. LAMBERT.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	See Bismarck.
Wheatland*●† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*●† ..... Williams	See Towner.
Willow City*●†.Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*●† ..... Hardin	Henry A. Clark.
▲Akron*●† ..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*●† ..... Stark	J. W. CRANE.
Andover*●† .... Ashtabula	J. W. Roberts.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*●† ..... Paulding	John W. Zuber.
Arcanum*●† ..... Darke	Kirk Hoffman.
Archbold*●† ..... Fulton	See Wauseon.
▲Ashland*●† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*●† ..... Delaware	See Delaware
Ashtabula*●†...Ashtabula	FITCH & FITCH.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*●† ..... Pickaway	G. W. Morrison.
▲Athens*●† ..... Athens	GROSVENOR & JONES.
Attica*●† ..... Seneca	Lester Sutton.
Bainbridge*●† ..... Ross	J. G. Whitaker.
Barberton*●† ..... Summit	CHARLES AMMERMAN.
Barnesville*●†... Belmont	C. J. Howard.
Basli*●† ..... Fairfield	E. F. Holland.
▲Batavia*●† ..... Clermont	Frazier & Hicks.
Bedford*●† .... Cuyahoga	A. V. Taylor.
Bellaire*●† ..... Belmont	J. A. GALLAHER.
Belle Centre*●† .... Logan	See Bellefontaine.
▲Bellefontaine*●†.... Logan	A. JAY MILLER.
Bellevue*●† ..... Huron	J. B. Miller.
Bellville*●..... Richland	Burton Hines.
Belmont*●† ..... Belmont	See St. Clairsville.
Berea*●† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*●..... Jefferson	John J. Watson.
Berlin Heights*●† .... Erie	F. E. Conner, Jr.
Beverly*●† .... Washington	J. C. Preston.
Blanchester*●†.... Clinton	P. SAVAGE.
Bloomdale*●† ..... Wood	E. D. Bloom.
Bloomingburg*●† Fayette	Humphrey Jones.
Bloomville*●† ..... Seneca	J. R. Wilson.

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Town and County.	Name.
Bluffton*• † ..... Allen	S. J. Brand.
Botkins*• † ..... Shelby	See Sidney.
Bowersville*..... Greene	See Washington, C. H.
▲Bowling Green*• †.. Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*• †... Belmont	W. V. Campbell.
Brooklyn*• †.... Cuyahoga	H. M. Farnsworth.
Brookville*• †Montg'mery	V. S. Martin.
▲Bryan*• † ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*• †..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	See Chardon.
Butler*• †..... Richland	J. L. Barr.
▲Cadiz*• † ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*• †..... Noble	A. M. Morris.
Caledonia*• †..... Marion	See Marion.
▲Cambridge*• †.. Guernsey	MATTHEWS & HEADE.
Camden*• †..... Preble	F. G. Shuey.
Canal Dover*• † Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*• †..... Stark	A. J. Kittinger.
Canal Winchester*• † Fr'in	W. H. Lane.
Canfield*• †..... Mahoning	See Youngstown
▲Canton*• †..... Stark	JOHN H. SPONSELLER.
Cardington*• †.... Morrow	W. P. Vaughan.
Carey*• †..... Wyandot	H. G. Chambers.
▲Carrollton*• † ..... Carroll	FIMPLE & McDONALD.
Cedarville*• †..... Greene	Robert Hood.
▲Celina*• † ..... Mercer	JOHN KRAMER.
Centerburg*• † ..... Knox	W. O. Bowers.
Chagrin Falls*• †. Cuy'oga	E. P. Wilmot.
▲Chardon*• † ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	W. & E. W. Severance.
▲Chillicothe*• †..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*• † ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*• † .. Pickaway	CHARLES H. MAY.
Clarksville*• †..... Clinton	See Wilmington.
▲Cleveland*• † ... Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*• † ..... Sandusky	FINCH, DEWEY & METZGAR.
College Corner*• † . Butler	See Liberty, Ind.
Collinwood*• † . Cuyahoga	F. B. Garrett.
Columbiana*• † . Col'biana	H. G. Bye.
¶▲Columbus*• †... Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*• † Put'm	Guy B. Killen.
Conneaut*• †. ... Ashtabula	W. C. CHADMAN.
Continental*• † ... Putnam	J. C. Madden.
Corning*• †..... Perry	D. H. Foster.
Cortland*• †..... Trumbull	John J. Sullivan.
▲Coshocton*• † .. Coshocton	POMERENE & POMERENE.
Covington*• † ..... Miami	Wm. Freshohr.
Crestline*• † .... Crawford	R. W. MILLER.
Creston*• † ..... Wayne	Price Russell.
Cumberland*• † . Guernsey	Joseph Purkey.
Cuyahoga Falls*• † Summit	ORLANDO WILCOX.
Danville*• †..... Knox	Clinton M. Rice.
▲Dayton*• †... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*• † ..... Defiance	S. T. SUTPHEN.
De Graff*• †..... Logan	U. G. Hahn.
▲Delaware*• † .... Delaware	W. A. Hall.
Delphos*• † ..... Allen	B. J BROTHERTON.
Delta*• † ..... Fulton	M. B. Cattrell.
Dennison*• †.. Tuscarawas	See New Philadelphia.
Deshler*• †..... Henry	J. C. H Elder.
Doylestown*• ..... Wayne	James B. Meech.
Dresden*• † .. Muskingum	See Zanesville.
Dunkirk*• †..... Hardin	See Kenton.
East Liverpool*• †. Col'bia	WILLIAM H. VODREY.
East Palestine*• †.. Col'bia	John H. Logan.
▲Eaton*• † ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*• †..... Williams	See Bryan.
Edon*• † ..... Williams	See Bryan.
Elmore*• †..... Ottawa	H. W. Neiman.
▲Elyria*• †..... Lorain	E. G. JOHNSON.
Fayette*• † ..... Fulton	See Wauseon.
Felicity*• ..... Clermont	J. N. Altman.
▲Findlay*• †..... Hancock	BURKETT & BURKETT.
Flushing*• †..... Belmont	See St. Clairsville.
Forest*• † ..... Hardin	Russell Price.
Fort Recovery*• †. Mercer	See Celina.
Fostoria*• † ..... Seneca	C. L. GUERNSEY.
Frankfort*• † ..... Ross	See Chillicothe.
Franklin*• † ..... Warren	P. H. Rue.
Fredericktown*• † .. Knox	See Mount Vernon.
Freeport*• † ..... Harrison	B. W. Rowland.
▲Fremont*• †..... Sandusky	JAMES H. FOWLER.
Galion*• † ..... Crawford	R. W. Johnston.
▲Gallipolis*• † ..... Gallia	HOLLIS C. JOHNSTON.
Garrettsville*• † .. Portage	R. S. Webb.
Geneva*• † ..... Ashtabula	R. C. Ewing.
▲Georgetown*• † .... Brown	JOHN P. BIEHN.
Germantown*• † . M'tg'ery	L. S. Culkmore.
Gibsonburg*• † . Sandusky	J. L Hart.
Girard*• † ..... Trumbull	See Warren.
Glenville*• † .... Cuyahoga	See Cleveland.
Glouster*• †..... Athens	A. A. Amos.
Granville*• †..... Licking	E. J Dorsey.
Greenfield*• †..... Highland	DICKEY & HEISKELL.
Green Spring*• †... Seneca	C. S. Burton.
▲Greenville*• †..... Darke	MARTZ & RUPE.
Greenwich*• †..... Huron	T. K. Strimple.
▲Hamilton*• † ..... Butler	SHEPHERD & SHAFFER.
Harpster*• † ..... Wyandot	See Upper Sandusky.
Harrison*• † .... Hamilton	JAMES A. GRAFT.
Harveysburg*• † ... Warren	See Lebanon.
Hicksville*• †..... Defiance	J. D Kerr.
Highland*• †..... Highland	See Hillsboro.
▲Hillsboro*• † .... Highland	STEELE & HOGSETT.
Holgate*• † ..... Henry	A. F. Thompson.
Hubbard*• †..... Trumbull	D. J. Hartwell.
Hudson*• † ..... Summit	H. B. Foster.
Huron*• † ..... Erie	W. R. Tyler.
▲Ironton*• †..... Lawrence	CORN & THOMPSON.
▲Jackson*• †..... Jackson	JOHN ROBBINS.
Jackson Center*• † Shelby	H. W. Robinson.
Jamestown*• †..... Greene	W. A. Paxson.
▲Jefferson*• †.... Ashtabula	W. H. RUGGLES.
Jeffersonville*• † . Fayette	E. L. Bush.
Johnstown*• † .... Licking	G. W. Lewis.
Kent*• †..... Portage	M. G. McCASLIN.
▲Kenton*• †..... Hardin	ELMER G. DERR.
Kingston*• †..... Ross	See Chillicothe.
Kinsman*• †..... Trumbull	R. K. Hulse.
▲Lancaster*• † .... Fairfield	G. E. MARTIN.
La Rue*• †..... Marion	See Marion.
▲Lebanon*• †..... Warren	MILTON CLARK.
Leesburg*• † .... Highland	George T. Hardy.
Leetonia*• † .. Columbiana	W. H. Love.
Leipsic*• † ..... Putnam	Jacob Werner.
Lewisburg*• † ..... Preble	See Eaton.
Lexington*• †.... Richland	See Mansfield.
▲Lima*• †..... Allen	CABLE & PARMENTER.
▲Lisbon*• †.... Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*• †.... Hamilton	Thompson & Gorman.
Lodi*• †..... Medina	See Medina.
▲Logan*• † ..... Hocking	S. H. Weldy.
▲London*• † ..... Madison	S. W. Durflinger.
Lorain*• †..... Lorain	C. G. WASHBURN.

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Town and County.	Name.
Loramie* ..... Shelby	See Sidney.
Loudonville*† .. Ashland	W. J. Wefrick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*†... Highland	E. M. Wiggins.
Madison*†..... Lake	M. B. Cook.
Malta*† ..... Morgan	N. Corner.
Malvern*†..... Carroll	See Carrollton.
Manchester*† .... Adams	FOSTER & PHILLIPS.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsville.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*†... Clinton	A. Harris.
▲Marysville*†..... Union	PORTER & PORTER.
Mason*† ..... Warren	C. M. Thompson
Massillon*† ..... Stark	W. E. N. HEMPERLY.
Maumee*† ..... Lucas	Albert Allus.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	A. D. Whistler.
▲McConnelsville*†Morgan	Corner & Fouts.
Mechanicsburg*†Chapin	Frank Chance.
▲Medina*† ..... Medina	Barnard & Richards.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*†..... Meigs	F. C. Russell.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*†..... Clermont	S. A. West
Milford Center*† . Union	See Marysville.
▲Millersburg*†.... Holmes	Maxwell & Sharp.
Mineral Point*†Tusc'was	W. M. Tracy.
Minerva*†..... Stark	J. F. Jerome.
Minster*†..... Auglaize	See St. Marys.
Monroeville*†..... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PEEK.
Morrow*†..... Warren	T. C. Welch.
Moscow*..... Clermont	See Wilmington.
Mt. Gilead*†..... Morrow	L. K. Powell.
Mt. Pleasant*†... Jefferson	See Steubenville.
Mt. Sterling*†.. Madison	See Circleville.
▲Mt. Vernon*†..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*†..... Henry	CAHILL & DONOVAN.
Navarre*†..... Stark	W. S. Putnam.
Nelsonville*†..... Athens	A. E. Price.
Nevada*† ..... Wyandot	See Upper Sandusky.
▲Newark*†..... Licking	FREDERIC M. BLACK.
New Bremen*†. Auglaize	See Minster.
New Carlisle*†..... Clark	See Springfield.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*†Pickaway	See Circleville.
▲New Lexington*†.. Perry	DONAHUE, SPENCER & DONAHUE.
New London*† .... Huron	E. R. Stilson.
New Madison*†.... Darke	Thomas Elsbank.
New Matamoras*†. Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*†. Tus'as	J. F. KUHNS.
New Richmond*• .Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	C. C. Bowers
New Washin'n*†. Craw'd	See Bucyrus.
Niles*†..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*.. Wood	F. Taylor.
North Fairfield*† .Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*†..... Jackson	See Jackson.
Oberlin*†..... Lorain	W. B. BEDORTKA.
Orrville*†..... Wayne	Coe & Orr.
Orwell*..... Ashtabula	See Ashtabula.
Osborn*†..... Greene	R. Swadner.
Ostrander*† ... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	Watts & Moore.
Oxford*† ..... Butler	W. J. Rusk.
▲Painesville*† ..... Lake	E. G. Huntington & Co.
Pataskala*†..... Licking	See Newark.
▲Paulding*† ..... Paulding	SEIDERS & SEIDERS.
Payne*†..... Paulding	M. B. Everitt.
Peebles*†..... Adams	J. R. B. Kessler.
Pemberville*†..... Wood	Bierly & Noyman.
Perrysburg*†..... Wood	D. K. Hollenbeck.
Pioneer*..... Williams	See Bryan.
Piqua*†..... Miami	JOHN C. GEYER.
Plain City*†..... Madison	H. C. Black.
Pleasant City†.. Guernsey	See Cambridge.
Plymouth*†..... Richland	F. D. Gunsoullus.
Poland*†..... Mahoning	J. H. Davidson.
▲Pomeroy*†..... Meigs	O. L. BRADBURY.
▲Port Clinton*†... Ottawa	H. B. Magruder.
▲Portsmouth*†..... Scioto	NOAH J. DEVER.
Prairie Depot*†..... Wood	Frank Graham.
Prospect*†..... Marion	See Marion.
Quaker City*† .Guernsey	J. L. Douglas.
▲Ravenna*†..... Portage	J. H. NICHOLS.
Richwood*†..... Union	J. E. Robinson.
Ripley*†..... Brown	W. D. YOUNG.
Rockford*†..... Mercer	See Celina.
Roseville*†.. Muskingum	Wm. Dunn.
Rushsylvania*†... Logan	J. P. Bowen.
Sabina*†..... Clinton	W. H. Dakin.
Salem*†..... Columbiana	W. W. HALE.
Salineville*† Columbiana	P. M. Ashford.
▲Sandusky*†..... Erie	THEODORE ALVORD.
Sardinia*†..... Brown	See Georgetown.
Scio*†..... Harrison	See Cadiz.
Seville*†..... Medina	Lee Elliott.
Shanesville*†Tuscarawas	JOHN DOERSCHUK.
Shelby*†..... Richland	Skiles & Skiles.
Sherodsville*†... Carroll	See Carrollton.
Shiloh*†..... Richland	See Mansfield.
Shreve*†..... Wayne	See Wooster.
▲Sidney*†..... Shelby	S. J. HATFIELD.
Smithfield*..... Jefferson	See Steubenville.
Somerset*†..... Perry	R. M. Barr.
Somerton*..... Belmont	See St. Clairsville.
South Charleston*†Clark	See Springfield.
Spencer*†..... Medina	See Medina.
Spencerville*†..... Allen	J. M. Bailey.
▲Springfield*†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*•... Greene	See Dayton.
▲St. Clairsville*†. Belmont	N. K. Kennon.
▲Steubenville*†. Jefferson	P. P. LEWIS.
St. Marys*†..... Auglaize	BULLOCK & MOONEY.
St. Paris*†... Champaign	C. E. Burker.
Strasburg*†. Tuscarawas	See Canal Dover.
Stryker*†..... Williams	See Bryan.
Sunbury*†..... Delaware	See Mt. Vernon.
Swanton*†..... Fulton	G. W. Humphrey.
Sycamore*†.... Wyandot	R. S. Gallaher.
Thornville*†..... Perry	S. E. Moore.
Thurman*..... Gallia	See Gallipolis.
▲Tiffin*†..... Seneca	ROHN & BAKER.
Tippecanoe City*†Miami	E. H. Kerr.
Tiro*†..... Crawford	See Bucyrus.
▲Toledo*†..... Lucas	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo.
Toronto*†..... Jefferson	S. B. Taylor.
▲Troy*†..... Miami	J. A. DAVY.
Uhrichsville*†. Tuscara's	W. B. STEVENS.
▲Up. Sandusky*†Wyandot	Carey & Parker.
▲Urbana*†† .... Champaign	LEEDOM & LEWIS.
Utica*†..... Licking	G. M. Sipe.
▲Van Wert*†... Van Wert	G. M. SALTZGABER.
Vermilion*†..... Erie	H. R. Williams.
Versailles*†..... Darke	L. L. Lehman.
Wadsworth*†.... Medina	F. C. Lee.
Wakeman*†..... Huron	See Norwalk.
▲Wapakoneta*†. Auglaize	R. B. ANDERSON.
▲Warren*†..... Trumbull	T. H. GILMORE
▲WashingtonC.H*†Fay'te	CHARLES C. PAVEY.
▲Wauseon*†† .... Fulton	H. H. Ham.
▲Waverly*†..... Pike	F. E. Dougherty.
Waynesville*†... Warren	J. G. Keys
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*†..... Jackson	T. S. Hogan.
Wellsville*†. Columbiana	See East Liverpool.
West Alexandria*†. Preb.	Oscar Sheppard.
Westerville*†.. Franklin	See Columbus.
WestFarmington*†Trum.	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†.... Logan	G. F. Bailey.
West Manchester*†. Preb.	See Eaton.
West Mansfield*†. Logan	P. M. Kellar.
West Milton*†..... Miami	Kessler & Kessler.
Weston*†..... Wood	See Bowling Green.
West Salem*†.... Wayne	T. P. Keller.
▲West Union*..... Adams	George Pettit.
West Unity*†.... Williams	G. C. Rings.
Williamsb'rg*† Clermont	See Batavia.
Williamsport*†Pickaway	C. C. Chappelear.
Willoughby*†† ..... Lake	C. D. Clark.
Wilshire*†..... Van Wert	See Decatur, Indiana.
▲Wilmington*†... Clinton	SMITH & SAVAGE.
Wilmot*†..... Stark	W. S. Spidle.
Winchester*†..... Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*†† ..... Wayne	McCLURE & SMYSER.
Worthington*†. Franklin	J. T. Miller.
▲Xenia*†† ..... Greene	LITTLE & SPENCER.
Yellow Springs*† Greene	L. W. Dakin.
▲Youngstown*†. Mahoni'g	ROGERS & ROGERS.
▲Zanesville*†. Muskingum	F. H. SOUTHARD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† ..... Wood	T. J. Womack.
▲Arapaho* ..... Custer	See El Reno.
▲Beaver* ..... Beaver	J. R. Linley.
Blackwell* ..... Kay	E. L. PECKHAM.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	F. B. Duke.
Cushing* ..... Payne	See Chandler.
Earlsboro*•†. Pottawoto'ie	See Tecumseh.
Edmund*•† .... Oklahoma	Hugh McCredie.
▲El Reno*† ..... Canadian	PEARL & TALLMADGE.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
▲Grand ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†.. Kingfisher	J. H. Antrobus.
Kildare*•† ..... Kay	Jerr Johnson.
▲Kingfisher*•†.. Kingfisher	J. C. ROBERTS & SON.
▲Mangum* ..... Greer	Garrett & Thacker.
Medford*•†	Asher & Asher.
▲Newkirk*•†..... Kay	W. S. CLINE.
New Ponca*..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	Botsford & Brewer.
North Enid*•.... Garfield	See Enid.
Okarche*•†.. Canadian	See Kingfisher.
▲Oklahoma*•†.. Oklahoma	McMEEHAN & HARDCASTLE.
▲Pawhuska*†..... Osage N.	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*•†..... Noble	OSBORN & PASCHALL.
Perkins*..... Payne	See Guthrie.
Ponca*..... Kay	FRED S. GUM.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Shawnee*•†Pottawatomie	FRANK W. BOGGS.
▲Stillwater*..... Payne	F. C. Hunt.
▲Taloga* ..... "D"	H. G. Springstun.
▲Tecumseh*•†Pottawoto'ie	PENDLETON & MELTON.
▲Watonga*..... Blaine	I. H. LOOKABAUGH.
Waukomis*•†.... Garfield	S. S. Stevens.
▲Woodward*•†. Woodward	Houston & Roy.
Yukon*•†..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	GEORGE W. WRIGHT.
Arlington*•†..... Gilliam	A. A. Jayne.
Ashland*•†..... Jackson	E. D. Biggs.
▲Astoria*•†..... Clatsop	C. H. PAGE.
Athena*•† ..... Umatilla	R. J. SLATER.
▲Baker City*•†..... Baker	C. A. JOHNS.
Brownsville*•†..... Linn	Wright & Tussing.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	Hendricks & Hendricks.
▲Corvallis*•† ..... Benton	JOHN BURNETT.
Cottage Grove*•†... Lane	W. H. Cooper.
▲Dallas*•†..... Polk	Daly, Sibley & Eakin.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	Smith & Hoffmann.
▲Eugene*•† ..... Lane	L. BILYEU.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	Davis Brower.
▲Harney*..... Harney	G. W. Hayes.
▲Heppner*•†..... Morrow	Ellis & Phelps.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Independence*•† .... Polk	GEO. A. SMITH.
Island City*..... Union	See Union.
▲Jacksonville*•...Jackson	H. K. Hanna.
Joseph*..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*•†.... Lane	See Eugene.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*•† ..... Union	WILLIAMS BROS..
▲Lake View*..... Lake	W. A. WILSHIRE.
Lebanon*•† ..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. F. Hall.
▲McMinnville*•†.. Yamhill	J. A. MAGERS.
Medford*•†..... Jackson	W. L. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	CARTER & RALEY.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	BROWN & TUSTIN.
¶▲Salem*•†..... Marion	D'ARCY & RICHARDSON.
Scio*•† ..... Linn	See Albany.
Sheridan*•† ..... Yamhill	See McMinnville.
Silverton*•†..... Marion	DePue & Cook.
▲St. Helen*•†..... Columbia	Allen & Cleeton.
▲The Dalles*•† ..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	W. J. May.
▲Toledo*•†..... Lincoln	F. D. Carson.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	O. F. Buse.
▲Wasco* ..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	S. Y. Knox.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*•.. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*•†..... Lehigh	ERDMAN & DIEFENDERFER
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† ..... Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†..... Schuylkill	A. B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	See West Chester.
Avonmore*Westmoreland	See Greensburg.
Bangor*•†..Northampton	See Easton.
Beallsville*†. Washington	See Washington.
▲Beaver*•†..... Beaver	D. A. Nelson.
Beaver Falls*•†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† ..... Bedford	George Points.
▲Bellefonte*•†..... Centre	JOHN BLANCHARD.
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	See Tyrone.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•†..... Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† ..... Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairsville*•†..... Indiana	See Indiana
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•†..... Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†...Allegheny	R. E. Stewart.
Bradford*•†..... McKean	M. H. BYLES.
Bristol*•†..... Bucks	John C. Stuckert.
Brockwayville*•† Jeffer'n	H. B. McCullough.
▲Brookville*•†...Jefferson	CARMALT & STRONG.
Brownsville*•†... Fayette	Samuel H. Smith.
Bryn Mawr*•†. Montgo'ry	Wm. Righter Fisher.
Burgettstown*•†. Washi'n	See Pittsburg.
▲Butler*•†..... Butler	T. C. Campbell.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Cannonsburg*•†. Washi'n	B. Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale*•† Lackawa'na	HENRY C. BUTLER.
▲Carlisle*•† ...Cumberland	G. WILSON SWARTZ
Carnegie*•† ...Allegheny	W. M. Galbraith.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*•†.....Lehigh	A. A. Glick.
Catawissa*•† ..... Columbia	W. H. SHAWN.
Center Hall*•†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†. Washington	WM. M. BOGGS.
Chester*•†.....Delaware	A. B. GEARY.
Chicora*•† ..... Butler	W. B. McBride.
Christiana*•†...Lancaster	See Lancaster.
▲Clarion*•†..... Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•†....Clearfield	SWOOPE & PATTON.
Clintonville*†...Venango	See Oil City.
Coalport*•†.....Clearfield	See Clearfield.
Coatesville*•†.....Chester	W. S. Harlan.
Cochranton*•† Crawford	See Meadville.
Columbia*•†.....Lancaster	A. J. Kauffman.
Conneautville*•†. Crawf'd	C. L. Webb.
Connellsville*•†..Fayette	P. S. NEWMYER.
Conshohocken*•†. Mon'm	H. M. Tracy.
Coraopolis*•†...Allegheny	W. T. Treadway.
Corry*•† ..... Erie	C. L. Covell.
▲Coudersport*•† ..... Potter	LARRABEE & LEWIS.
Curwensville*•†Clearfield	See Clearfield.
▲Danville*•† ..... Montour	JAMES SCARLET.
Darby*•†..... Delaware	See Philadelphia.
Dawson*•†..... Fayette	See Uniontown.
Delta*•† ..... York	H. W. Ramsey.
Derry Sta'n*•†Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†..... Bucks	Henry Lear.
Dubois*•†..... Clearfield	W. C. PENTZ.
•Duke Center*†.....McKean	See Bradford.
Dunbar*•† ..... Fayette	See Uniontown.
Duncannon*•† ..... Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*•†..... Sullivan	John H. Cronin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
East Berlin*•† .....Adams	See Gettysburg.
East Brady*•† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edinboro*•† .....Erie	John Proudfit.
Eldred*•† .....McKean	See Smithport.
Elizabeth*•† ....Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	John H. Epler.
Elkland*•† .....Tioga	C. L. Pattison.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*•†Lawrence	See New Castle.
▲Emlenton*•† .....Venango	A. E. Middleton.
Emporium*•† ..Cameron	Johnson & McNarney.
▲Ephrata*•†.....Lancaster	A. J. Everly.
Erie*•† .....Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*•†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*•†...Fayette	See Uniontown.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† .....Clarion	See Clarion.
▲Franklin*•† .....Venango	McCALMONT & OSBORN.
Freedom*•† .....Beaver	A. P. Marshall.
Freeland*•† .....Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† .....Potter	Nelson L. Allen.
Gap*•† .....Lancaster	James M. Walker.
▲Gettysburg*•† ....Adams	W. McSHERRY, JR.
Girard*•† .....Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.
Glen Rock*•† .....York	See York
Greencastle*•† ..Franklin	B. F. Winger.
▲Greensburg*•†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	H. L. Keck.
Grove City*•†.....Mercer	See Mercer.
Halifax*•† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*•† .....York	C. E. EHREHART.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•†..Montgomery	See Norristown.
Hawley*•†..... Wayne	M. M. TREADWELL.
Hazleton*•†..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
Honesdale*•†.....Wayne	E. C. Mumford.
Honeybrook*•† ..Chester	See West Chester.
Houtzdale*•†... Clearfield	W. I. Shaw.
Hughesville*•†.Lycoming	William E. Crawford.
Hummelstown*•†.Da'pl'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	W. P. & R. A. ORBISON.
Hyndman*•†..... Bedforp	See Bedford
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Greensburg.
Jamestown*•† .....Mercer	See Mercer.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	See Norristown.
JerseyShore*•† Lycoming	W. R. Peoples.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	E. G. KERR.
Jonestown*•†..... Lebanon	See Lebanon.
Kane*•† .....McKean	R. J. Campbell.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	See Wilkesbarre.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Kurtztown*•† .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. R. Slackhouse.
Lansdale*•†.Montgomery	A. R. Place.
▲Laporte*•† .....Sullivan	T. J. & F. H. Ingham.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	H. C. SHIRK.
Leechburg*•†.Armstrong	Edward Hill.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	J. M. Uttley.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†.....Crawford	J. D. Bowman.
Littitz*•†.....Lancaster	See Lancaster.
Littlestown*•† .....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS.
Lykens*•†.....Dauphin	See Harrisburg.
Mahanoy City*•†.Sc'ylkill	R. B. SWANK.
Mahoningtown*•†.L'rn'ce	See New Castle.
Malvern*•† ..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† ..... Tioga	J. W. Adams.
Marietta*•†.....Lancaster	See Lancaster.
Martinsburg*•†.....Blair	S. B. Sysinger.
▲Mauch Chunk*•†..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	PETTES & McALLISTER.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*•†...Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	H. H. Mercer.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	H. H. Ziegler.
Mercersburg*•† .Franklin	See Chambersburg.
Meyersdale*•† ..Somerset	See Somerset.
▲Middleburg*•†.....Snyder	F. E. Bower
Middletown*•† ..Dauphin	WOLF & BAILEY.
Mifflinburg*•†.....Union	J. A. Beard.
▲Mifflintown*•† ....Juniata	WILBERFORCE SCHWEYER.
▲Milford*•†.....Pike	Harry T. Baker.
Millersburg*•† ...Dauphin	H. L. Lark.
Millerstown†.....Butler	See Chicora.
Millheim* .....Center	See Bellefonte.
Milton*•†.Northumb'land	C. G. YORIS.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•† ..Wash'n	W. P. WARNE.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt.Jewett*•† ....McKean	H. Rogers.
Mount Joy*•†..Lancaster	See Lancaster.
Mt.Pleasant*•† Westm'l'd	WHITTEN & SCANLON.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•...Lancaster	See Lancaster.
Muncy*•† .....Lycoming	R. K. Reeder.
Myerstown*†....Lebanon	See Lebanon.
Nanticoke*•† ....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	See Easton.
New Bethlehem*•†.Clar'n	See Clarion.
▲New Bloomfield*•†.Perry	J. W. Shull.
New Brighton*•† .Beaver	G. L. Eberhart.
▲New Castle*•†...Lawrence	J. NORMAN MARTIN.
New Holland*•†Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	G. D. Hamor.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•†..Cumberland	See Carlisle.
NewWilming't'n*•†Law'nce	See New Castle.
Norristo'n*•†M'ntgomery	MONTGOMERY EVANS.
▲North East*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Tamaqua.
Osceola*•† .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Tioga.
Oxford*•†.....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*†Armst'ng	See Kittanning.
Parkersburg*•† ..Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	A. D. Chase
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*•†.....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pine Grove*•†..Schuylkill	See Pottsville.
▲Pittsburg*•† ...Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*•†.....Luzerne	S. M. PARKE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Plymouth*•† .....Luzerne	D. L. & J. Q. Cheveling.
Port Allegany*•†..McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ...Schuylkill	R. S. BASHORE.
Prospect*† .....Butler	See Butler.
Punxsutawney*•† .Jef'n'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† .....Clinton	See Lock Haven.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	W. W. BARBOUR.
Rimersburg*†.....Clarion	W. A. Wick.
Rochester*•† .....Beaver	Richard W. Stiffey.
Royersford*•† M'tgomery	See Lansdale.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•†.....Indiana	See Indiana.
Sandy Lake*•†.....Mercer	See Mercer.
Sayre*•†.....Bradford	Stewart & Stephens.
Schwenkville*•† .Montg'y	See Pottstown.
Scottdale*•† Westmorel'd	J. R. Smith.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*•† ...Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	R. T. M. McCready.
Shamokin*•† . North'mb'd	W. W. RYON.
Sharon*•†. ..... Mercer	A. W. Williams.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	See Mercer.
Shenandoah*•†..Sch'ylk'l	M. M. BURKE.
Shippensburg*•†...Cu'b'd	See Carlisle.
Shrewsbury*†..... York	W. G. Allen.
Slatington*•† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*•†.... McKean	T. F. RICHMOND.
▲Somerset*•†.... Somerset	JOHN H. UHL.
Souderton*•† Montgom'y	See Norristown.
S.Bethlehem*•†..No'h'p'n	J. D BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Meadville.
Springboro*•†.. Crawford	See Meadville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.....York	See York.
St. Mary's*•†.....Elk	See Ridgway.
St. Petersburg*•† .Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugar Grove*.... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†.....Schuylkill	JOHN W. HONSBERGER.
Tarentum*•†...Allegheny	See Pittsburg,
Tidioute*•†..... Warren	See Warren.
▲Tionesta*•† ..... Forest	S. D. Irwin.
Titusville*•†.....Crawford	ROGER SHERMAN.
▲Towanda*•†.....Bradford	S. W. & WILLIAM LITTLE.
Townville*..... Crawford	See Meadville.
Tremont*•†..... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*•†.....Blair	STEVENS, OWENS & PASCOE.
Ulysses*•..... Potter	A. S. Burt.
Union City*..... Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	See Greensburg.
Verona*•†..... Allegheny	John P. Hunter.
▲Warren*•†..... Warren	HINCKLEY & RICE.
▲Washington*•† Wash'g'n	JOHN H. MURDOCK.
Waterford*†..... Erie	See Erie.
Watsontown*•†. North'l'd	See Sunbury.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	Samuel M. Smith.
▲Wellsboro*•†..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	C. W. Beach.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†.....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	See Pittsburg.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*•† Allegheny	See Pittsburg.
Wrightsville*•†..... York	See York.
Wyalusing*•†.... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	GEORGE W. HEIGES.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	See Woonsocket.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*..Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	Pegram & Cooke.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†..Washington	JOSEPH C. MOORE.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•† .....Abbeville	D. BRUEHL & LYON.
▲Aiken*•†.....Aiken	G. W. Groft.
Allendale*•†.... Barnwell	See Barnwell.
▲Anderson*•†.....Anderson	T. J. MAULDIN.
▲Bamberg*•†..... Bamberg	See Barnwell.
▲Barnwell*•†.. Barnwell	Bates & Simms.
Batesburg*•†.. Lexington	E. F. Strother.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
▲Bennettsville*•† Marlboro	L. E. Caston.
Blackburg*•†... Cherokee	See Yorkville.
Blackville*•†.... Barnwell	IZLAR BROS.
Branchville*•†Orangeb'rg	See Orangeburg.
▲Camden*•†..... Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	W. F. Stevenson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	Pollock & Pollock.
Clinton*•†..... Laurens	See Laurens
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•† .Darlington	Spain & Thompson.
Denmark*•†..... Bamberg	S. G. Maryfield.
Dillon*•†..... Marion	See Marion.
Easley*•†..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*•†..... Edgefield	CROFT & TILLMAN.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†.....York	See Yorkville.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Georgetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	W. F. STACKHOUSE.

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Town and County.	Name.
▲Hampton*•† .... Hampton	E. F. Warren.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•† .... Lancaster	See Lancaster.
▲Kingstree*•† .. Williamsb'g	Barron & Grier.
▲Lancaster*•† .... Lancaster	ERNEST MOORE.
▲Laurens*•† ..... Laurens	W. H. MARTIN.
▲Lexington*•† .. Lexington	C. M. Efird.
▲Manning*•† .... Clarendon	J. S. Wilson.
▲Marion*•* ..... Marion	C. A. WOODS.
McColl*•† ..... Marlboro	See Bennettsville.
▲Monks Corner*•† Berkeley	See Charleston.
▲Newberry*•† ... Newberry	J. Y. Culbreth.
▲Orangeburg*•† Orangeb'g	MOSS & LIDE.
Pelzer*•† ..... Anderson	See Charleston.
Pendleton*•† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*•† .. Newberry	See Newberry.
Ridgeway*•† ..... Fairfield	See Winnsboro.
Rock Hill*•† ..... York	WITHERSPOON & SPENCERS.
▲Saluda ..... Saluda	Ramage & Gregory.
Seneca*•† ..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George* ... Dorchester	JOSEPH L. STOPPELBEIN.
St. Matthews*•† Orangeb'g	J. B. McLouchlin.
Summerville*•† Dorch'ter	See St. George.
▲Sumter*•† ..... Sumter	LEE & MOISE.
Timmonsville*•† Florence	See Florence.
▲Union*•† ..... Union	Munro & Munro.
Varnville*•† .... Hampton	J. W. Moore.
▲Walhalla*•† ..... Oconee	Verner & Gibson.
▲Walterboro*•† .. Colleton	Howell & Gruber.
Westminster*•† ... Oconee	See Walhalla.
▲Winnsboro*•† ... Fairfield	J. E. McDONALD.
▲Yorkville*•† ..... York	WITHERSPOON & SPENCERS.

SOUTH DAKOTA.

▲Aberdeen*•† ..... Brown	E. T. TAUBMAN.
Alcester*•† ..... Union	See Elk Point.
▲Alexandria*•† ..... Hanson	F. B. Smith.
Alpena*•† ..... Jerauld	L. N. Loomis.
Andover*•† ..... Day	See Webster.
Arlington*•† .. Kingsbury	See De Smet.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•† ..... Sanborn	See Woonsocket.
Aurora*•† ..... Brings	See Brookings.
▲Bangor* ..... Walworth	W. B. Burr.
▲Bellefourche*•† ..... Butte	T. W. La Fleiche.
Beresford*•† ..... Union	CHARLES W WOLBERT.
Bigstone*•† ..... Grant	See Millbank.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*•† ..... Hughes	See Pierre.
Bowdle*•† ..... Edmunds	A. F. Le Claire.
Bradley*•† ..... Clark	See Clark.
Bridgewater*•† .. McCook	J. T. McKee.
Bristol*•† ..... Day	See Webster.
▲Britton*•† ..... Marshall	George Bingham.
▲Brookings*•† .. Brookings	JOHN C. JENKINS.
Bryant*•† ..... Hamlin	See Watertown.
Canastota* ..... McCook	See Salem.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•† ..... Miner	See Howard.
Castalia* .... Charles Mix	F. C. Smith.
▲Castlewood*•† .... Hamlin	Ezra Adams.
Centerville*•† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*•† ..... Brule	James Brown.
▲Clark*•† ..... Clark	C. G. SHERWOOD.
▲Clear Lake*•† ..... Deuel	T. J. LAW.
Columbia*•† ..... Brown	P. E. Taylor.
▲Custer*•† ..... Custer	W. G. Porter.
Davis*•† ..... Turner	See Parker.
▲Deadwood*•† .. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	Henry Robertson.
▲De Smet*•† .... Kingsbury	C. A. Savage.
Doland*•† ..... Spink	E. B. Korns.
Edgemont*•† .. Fall River	Vroman & McConville.
Edgerton* .... Charles Mix	C. W. Pratt.
▲Elk Point*•† ..... Union	H. M. Wallace.
Elkton*•† ..... Brookings	J. P. Alexander.
Emery*•† ..... Hanson	See Alexandria.
Erwin*•† ..... Kingsbury	See De Smet.
Estelline*•† ..... Hamlin	M. S. Liebenstein.
Eureka*•† .... McPherson	G. N. Williamson.
Fairfax ..... Gregory	See Wheeler.
▲Faulkton*•† ..... Faulk	J. H. BOTTUM.
▲Flandreau*•† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	J. K. Breeden.
Frankfort*•† ..... Spink	See Redfield.
Frederick*•† ..... Brown	See Aberdeen.
Freeman*•† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*•† .. Minnehaha	See Sioux Falls.
Gary*•† ..... Deuel	J. L. Robinson.
▲Gettysburg*•† ..... Potter	F. B PATTERSON.
Groton*•† ..... Brown	W. C. Allen.
Harrison* ..... Douglas	See Armour.
Hartford*•† .... Minnehaha	See Sioux Falls.
Hecla*•† ..... Brown	See Aberdeen.
Hetland*•† .... Kingsbury	See De Smet.
▲Highmore*•† ..... Hyde	F. M. Barnes.
Hill City*•† .. Pennington	See Rapid City.
Hitchcock*•† ..... Beadle	Carl Foster.
Hot Springs*•† Fall River	G. M. CLEVELAND
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	See Canton.
Hurley*•† ..... Turner	See Parker.
▲Huron*•† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	C. H Barron.
Irene*•† ..... Clay	See Centerville.
Iroquois*•† ... Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkton.
Kimball*•† ..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	W. H. Van Allen.
Langford*•† .... Marshall	See Britton.
Lead*•† ..... Lawrence	H. E. DEWEY.
Lennox*•† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	A. Williams.
▲Madison*•† ..... Lake	J. H. Williamson.
Mellette*•† ..... Spink	See Redfield.
Menno*•† .... Hutchinson	M. T. Halphide.
▲Millbank*•† ..... Grant	GEORGE S. RIX.
▲Miller*•† ..... Hand	John Pusey
▲Mitchell*•† ..... Davison	A. E. HITCHCOCK.
Montrose*•† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*•† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*•† ..... Kingsbury	See Lake Preston.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*•† ..... Turner	W. Y. Quigley.
Parkston*•† .. Hutchinson	John M. Gray.
¶▲Pierre*•† ..... Hughes	ESTES & LAMBERT.
▲Plankinton*•† ..... Aurora	S. H. Bakewell.
Pukwana*•† ..... Brule	J. S. Sanborn.
▲Rapid City*•† .. Pennington	WOOD & BUELL.
▲Redfield*•† ..... Spink	Howard & Walsh.
Revilo*•† ..... Grant	H. E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•† .. Bon Homme	Robert Dollard.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† ..... Roberts	HOWARD BABCOCK.
Spearfish*•† .... Lawrence	R. F. Crawford.
Spencer*•† ..... McCook	See Salem.
Springfield*•† Bon Hom'e	A. J. Wilcox.
▲Sturgis*•† ..... Meade	CHARLES C. POLK.
Summit*•† ..... Roberts	See Wilmot.
Toronto*•† ..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	Charles Milner.
▲Tyndall*•† .... Bon Homme	Elliott & Stilwill.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† ..... Brown	See Aberdeen.
▲Vermillion*•† ..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•† ..... Clay	See Vermillion.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•† .. Codington	A. SHERIN.
▲Webster*•† ..... Day	E. W. TAYLOR.
Wessington*•† ..... Beadle	E. H. Vance.
▲Wessington Sp'gs* . Jer'ld	Charles W. McDonald.
▲Wheeler* .... Charles Mix	E. M. Starcher.
White*•† ..... Brookings	See Brookings.
white Lake*•† ..... Aurora	A. H. Henneous.
White Rock*•† ... Roberts	See Sisseton.
Whitewood*•† .. Lawrence	See Deadwood.
Willow Lake*•† ..... Clark	See Clark.
▲Wilmot*•† ..... Roberts	HOWARD BABCOCK.
Wolsey*•† ..... Beadle	See Huron.
▲Woonsocket*•† .. Sanborn	N. J. Dunham.
Worthing*•† ..... Lincoln	See Canton.
▲Yankton*•† ..... Yankton	JOHN HOLMAN.

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TENNESSEE.

Town and County.	Name.
▲Alamo*	Biggs, Hays & Revelle.
Alexandria* DeKalb	Dan Williams.
▲Altamont Grundy	J. K. P. Pearson.
▲Ashland City* Cheatham	J. J. Lenox.
▲Athens*•† McMinn	BURKETT & MANSFIELD.
Bellbuckle*•† Bedford	See Shelbyville.
Bells*•† Crockett	W. H. Biggs.
▲Benton Polk	W. R. Johnson.
▲Blountville* Sullivan	H. H. Smith.
▲Bolivar*•† Hardeman	Wood & McNeal.
Bristol*•† Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*•†. Haywood	WILLIAM KINNEY.
▲Byrdstown Pickett	Barnes & Turner.
▲Camden*•† Benton	S. L. Peeler.
▲Carthage*• Smith	J. M. Fisher.
▲Celina* Clay	M. C. Sidwell.
▲Centerville*•† Hickman	W. V. FLOWERS.
▲Charlotte* Dickson	Morris & Cook.
▲Chattanooga*•†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*•† Montg'y	LEECH & SAVAGE.
▲Cleveland*•† Bradley	P. B. Mayfield & Son.
Clifton* Wayne	George A. Brooks.
▲Clinton*•† Anderson	C. J. Sawyer.
Coal Creek*•† Anderson	See Clinton.
Collierville*•† Shelby	W. R. Harrell.
▲Columbia*•† Maury	J. C. VOORHIES
▲Cookeville*• Putnam	A. Algood.
▲Covington*•† Tipton	Wm. Sanford.
▲Crossville* Cumberland	J. W. Dorton.
Cumberland Gap*Clait'ne	C. W. Wadsworth.
▲Dandridge*† Jefferson	Eugene Holtsinger.
▲Dayton*•† Rhea	B. G. McKENZIE.
▲Decatur* Meigs	J. W. Liliard.
▲Decaturville* Decatur	Scott & Grigg.
Decherd*•† Franklin	See Winchester.
Dickson*•† Dickson	W. E. Cullum.
▲Dover* Stewart	J. W. Stout.
▲Dresden*•† Weakley	T. K. Reynolds.
▲Dunlap*•†. Sequatchie	Stewart & Stewart.
Dyer*•† Gibson	See Trenton.
▲Dyersburg*•† Dyer	LATTA & LATTA.
▲Elizabethton*†. Carter	TIPTON & MILLER.
▲Erin*•† Houston	J. W. Randolph.
▲Erwin* Unicoi	See Johnson City.
▲Fayetteville*•†. Lincoln	W. B. LAMB.
▲Franklin*•†. Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* Jackson	J. S. Montgomery.
▲Gallatin*•†. Sumner	B. D. Bell.
Goodlettsville*†Davidson	See Nashville.
Gordonsville*• Smith	E. M. McDonald.
▲Greeneville*•† Greene	Shoun & Susong.
Greenfield*•† Weakley	See Dresden.
Harriman*•† Roane	S. C. BROWN.
▲Hartsville* Trousdale	John S. McMurry.
▲Henderson*•†. Chester	Franklin & Stubblefield.
Humboldt*•†. Gibson	J. A. Collingsworth.
▲Huntingdon*•† Carroll	L. L. Hawkins.
▲Huntsville* Scott	J. F. Baker.
▲Jacksboro* Campbell	Hicks & Peters.
▲Jackson*•†. Madison	HAYNES & GILMORE.
▲Jamestown* Fentress	O. C. Conatser.
▲Jasper*•† Marion	Spears & Stewart.
Jellico*•† Campbell	Johnson & Tramell.
JohnsonCity*•†. Washin'n	CARR & REEVES.
▲Jonesboro*•† Washington	Reeves & Baxter.
Kenton*•† Obion	J. L. Fry.
▲Kingston* Roane	W. H. DIETZ.
▲Knoxville*•† Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" "	GREEN & SHIELDS. Attorneys for City National Bank.
" "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* Macon	J. S. Wootten.
▲Lawrenceburg*•†,Lawr'ce	W. R. King.
▲Lebanon*•†. Wilson	E. E. BEARD.
Lenoir City*. Loudon	James L. Nichols.
▲Lewisburg*•†. Marshall	W. P. McClure.
▲Lexington*•†. Henderson	John E. McCall.
▲Linden* Perry	W. M. Huddleston.
▲Livingston*. Overton	Hussey & Knight.
▲Loudon*•† Loudon	Chambers, McQueen & Nichols.
▲Lynchburg*. Moore	S. E. Billingsley.
Lynnville*•†. Giles	See Pulaski.
▲Madisonville*†. Monroe	McCroskey & McCroskey.
▲Manchester*•† Coffee	George W. Cross.
Martin*•† Weakley	R. E. MAIDEN.
▲Maryville*•. Blount	F. H. LAMON.
▲Maynardsville. Union	C. A. Culp.
McKenzie*•† Carroll	See Huntingdon.
▲McMinnville*•†. Warren	LIND & HOODENPYL.
▲Memphis*•†. Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† Gibson	H. M. Clark.
▲Morristown*•† Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*•†. Jefferson	G. A. Moody.
▲Mountain City*. Johnson	Donnelly & Donnelly.
▲Murfreesboro*•† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*•†. Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*•†. Dyer	T. K. Reynolds.
Newburg Lewis	See Columbia.
▲Newport*•† Cocke	H. N. Cate.
Obion*•†. Obion	G. B. Morris.
▲Ooltewah*•† James	J. P. Parker.
▲Paris*•† Henry	SWEENEY & FARABAUGH.
Petersburg*•† Lincoln	See Fayetteville.
▲Pikeville*•†. Bledsoe	F. H. Mercer.
▲Pulaski*•† Giles	HUME R. STEELE.
▲Ripley*•† Lauderdale	James Oldham.
Rockwood*•† Roane	WRIGHT & WRIGHT.
▲Rogersville*•†. Hawkins	J. O. Phillips.
Rutherford*•† Gibson	See Trenton.
Rutledge*•†. Grainger	A. F. Bryan.
▲Savannah* Hardin	T. P. Bateman.
▲Selmer*•† McNairy	Wood & Barnhill.
▲Sevierville* Sevier	M. B. McMahon.
▲Shelbyville*•†. Bedford	BATES & CALDWELL.
▲Smithville*. DeKalb	T. W. Wade.
▲Sneedville*. Hancock	Davis & Green.
▲Somerville*•†. Fayette	H. C. Moorman.
South Pittsburg*•†Marion	Spear & Allison.
▲Sparta*•† White	W. G. Smith & Son.
▲Spencer* Van Buren	J. C. Sparkman.
Spring City*•†. Rhea	R. C. M. Cunningham.
▲Springfield*•†. Robertson	A. E. GARNER.
Sweetwater*•†. Monroe	Young & Young.
▲Tazewell*•. Claiborne	Hughes & Davis.
▲Tiptonville* Lake	Darnall & Burnett.
Tracy City*•†. Grundy	J. B. Ferguson.
▲Trenton*•† Gibson	WALKER & HUNT.
Trimble*•†. Dyer	G. P. McCorkle.
Troy*†. Obion	J. G. Smith & Son.
Tullahoma*•†. Coffee	Davidson & Aydelott.
▲Union City*•†. Obion	L. S. PARKS.
▲Wartburg*. Morgan	Wright, Wright & Staples.
Wartrace*•†. Bedford	See Shelbyville.
Watertown*•. Wilson	See Lebanon.
▲Waverly*•†. Humphreys	THOMAS F. BOWMAN.
▲Waynesboro*•†. Wayne	Haggard & Boyd.
▲Winchester*•†. Franklin	GEORGE E. BANKS.
▲Woodbury*. Cannon	James A. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•† ..... Brewster	W. Van Sickle.
Alvarado*•† ..... Johnson	L. A. Patton.
Alvin*•† ..... Brazoria	L. F. Fishback.
Alvord*•† ..... Wise	J. W. Barham.
▲Amarillo*•† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*• ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*•† San Pat'io	See Rockport.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*•† ..... Tarrant	R. E. LeRoy.
▲Athens*†• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*•† ..... Cass	Figures & Pruitt.
¶▲Austin*•† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*•† .... Williamson	See Georgetown.
▲Bastrop*•† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*•† ... Jefferson	GREEN & GREEN.
▲Beeville*•† ..... Bee	J. C. CRISP.
▲Bellville*•† ..... Austin	S. R. Blake.
▲Belton*•† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*•† ..... Burnet	See Burnet.
▲Big Spring*•† .... Howard	S. H. MORRISON.
Blooming Grove*•† Nav'o	See Corsicana.
Blossom*•† ..... Lamar	See Paris.
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*•† ... Robertson	J. W. Woods.
▲Brenham*•† .. Washington	J. T. BROWNING.
▲Brownsville*•† .. Cameron	JAMES B. WELLS.
▲Brownwood*•† .... Brown	JENKINS & McCARTNEY.
▲Bryan*•† ..... Brazos	DOREMUS & BUTLER.
▲Burnet*•† ..... Burnet	J. G. Cook.
Burton*•† .... Washington	J. J. McCain.
▲Caldwell*•† ..... Burleson	Alexander & Heslip.
Calvert*•† ..... Robertson	Field & Taylor.
▲Cameron*•† ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*•† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* . Dimmit	F. Vandervoort.
▲Carthage*•† ..... Panola	E. A. Hull.
Castroville* ..... Medina	See Hondo.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Seale & Dean.
▲Channing*•† ..... Hartley	W. Boyce.
Chico*•† ..... Wise	John L. Morris.
▲Childress*•† ..... Childress	W. T. McConnell.
Cisco*•† ..... Eastland	Patterson & Butts.
▲Clairemont ..... Kent	See Snyder.
▲Clarendon*•† ..... Donley	Browning & Madden.
▲Clarksville*•† .. Red River	Sims & Chambers.
▲Claude*•† ..... Armstrong	Ira Webster.
▲Cleburne*•† ..... Johnson	GOLDSMITH & WALKER.
Clifton*•† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	P. E. McMahon.
▲Coleman*•† ..... Coleman	T. J. WHITE.
▲Colorado*•† ..... Mitchell	W. R. Smith.
▲Columbus*•† .... Colorado	GEORGE McCORMICK.
▲Comanche*•† .. Comanche	L. B. Russell.
Commerce*•† ..... Hunt	B. L. Thompson.
▲Conroe*•† .. Montgomery	McComb & Cooper.
▲Cooper*•† ..... Delta	J. L. Young.
▲Corpus Christi*•† Neuces	D. GIVENS.
▲Corsicana*•† .... Navarro	McKIE & AUTRY.
▲Cotulla*•† ..... La Salle	W. J. Bowen.
Cresson*•† ..... Hood	See Granbury.
▲Crockett*•† ..... Houston	ALDRIDGE & LIPSCOMB.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*•† ..... DeWitt	JOHN H. BAILEY.
▲Dalngerfield*•† .... Morris	J. W. Bolin.
▲Dallas*•† ..... Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*•† ..... Wise	R. E. CARSWELL.
DeKalb*•† ..... Bowie	See Texarkana.
DeLeon*•† ..... Comanche	A. R. Pool.
▲Delrio*•† ..... Valverde	CARTER & BLOCK.
Denison*•† ..... Grayson	MOSELEY & SMITH.
▲Denton*•† ..... Denton	ALVIN C. OWSLEY.
Detroit*•† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*•† ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*•† ... Colorado	W. S. Strickland.
▲Eagle Pass*•† .. Maverick	J. M. GOGGIN.
▲Eastland*•† ..... Eastland	D. G. Hunt.
▲Edna*•† ..... Jackson	Dobbs & McCrory.
El Campo*•† .... Wharton	I. D. Owens.
Elgin*•† ..... Bastrop	J. E. B. Laird.
▲El Paso*•† ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*•† ..... Rains	W. H. Clendenin.
▲Ennis*•† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*•† .... Collin	D. P. JOHNSON.
Ferris*•† ..... Ellis	See Waxahachie.
Flatonia*•† ..... Fayette	T. W. Lane.
▲Floresville*•† ..... Wilson	L. S. LAWHON.
▲Floydada* ..... Floyd	Bartley & Bartley.
Forney*•† ..... Kaufman	J. A. Cooley.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	Howell Johnson.
▲Fort Worth*•† .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
▲Franklin*•† .... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•• ..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
▲Gainesville*•† . Galveston	CULP & GIDDINGS.
▲Galveston*•† ... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City ... Glasscock	See Big Spring.
Garland*•† ..... Dallas	See Dallas.
▲Gatesville*•† ..... Coryell	J. E. Walker.
▲Georgetown*•† .. Will'son	JOHN & WILCOX.
▲Giddings*•† ..... Lee	R. E. Harris.
▲Gilmer*•† ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*•† ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*•† ..... Goliad	G. E. Pope.
▲Gonzales*•† ..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*• ..... Young	R. F. Arnold.
▲Granbury*•† ..... Hood	RIDDLE & MARTIN.
Grandview*•† ... Johnson	S. J. Lancaster.
Granger*•† ... Williamson	J. W. Posey.
▲Greenville*•† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*•† ..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*•† ... Lavaca	P. H. GREEN.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford ..... Hansford	See Amarillo.
▲Haskell*•† ..... Haskell	Foster & Scott.
Hearne*•† ..... Robertson	Graham & Bishop.
▲Hemphill*•† ..... Sabine	A. D. Hamilton.
▲Hempstead*•† ..... Waller	A. C. Tompkins.
▲Henderson*•† ..... Rusk	W. C. BUFORD.
▲Henrietta*•† ..... Clay	W. G. EUSTIS.
Hico*•† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Brownsville.
Higgins*•† ..... Lipscomb	E. C. Gray.
▲Hillsboro*•† ..... Hill	WEAR & PARR.
Holland*•† ..... Bell	A. R. Pool.
▲Hondo*•† ..... Medina	S. B. Easley.
Honey Grove*•† ... Fannin	G. W. Wells.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Houston*†.....Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	Silas Hare, Jr.
Hubbard*..... Hill	L. Frisby.
▲Huntsville*† .....Walker	McKINNEY & HILL.
Hutto*†.....Williamson	See Taylor.
Iowa Park*† .... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*..... Jack	B. R. McConnell.
Jacksonville*†.Cherokee	J. E. Fleager.
▲Jasper*..... Jasper	SEALE & BEATY.
▲Jefferson*† ..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	B. D. Dashiel.
▲Johnson City*.....Blanco	W. J. Crider.
▲Junction* ..... Kimble	W. A. Williamson.
▲Karnes City*†.....Karnes	A. J. BELL.
▲Kaufman*†.... Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*• ..... Kaufman	See Kaufman.
▲Kerrville*†..... Kerr	W. W. Martin.
Killeen*†..... Bell	M. N. Baldwin.
Kosse*†.....Limestone	See Groesbeck.
▲Kountze*†.....Hardin	JOHN P. WORK.
Kyle*•..... Hays	W. O. Hutchison.
Ladonia*†..... Fannin	R. M. Rowland.
▲La Grange*†..... Fayette	Lane & Lane.
▲Lampasas*†....Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
La Porte*†..... Harris	See Houston.
Laredo*†..... Webb	H. G. DICKINSON.
Leonard*†..... Fannin	Ross & Ross.
▲Liberty*†..... Liberty	Neyland & Rayburn.
▲Linden*..... Cass	J. B. Haynes.
▲Lipscomb*.... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Joseph E. Hill.
▲Llano*†..... Llano	Landerdale & Linden.
▲Lockhart*†..... Caldwell	A. B. STOREY.
▲Longview*†..... Gregg	E. F. Young.
Lorena*†.....McLennan	See Waco.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	F. C. Cross.
▲Madisonville*....Madison	Lander & Dean.
Mansfield*•.....Tarrant	See Fort Worth.
Marble Falls*†.... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†.....Harrison	T. P. Young.
▲Mason*†..... Mason	Marshall Fulton.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	M. H. GARNETT.
▲Memphis*†..... Hall	H. E. Deaver.
▲Menardville*..... Menard	W. E. Adkins.
▲Meridian*†..... Bosque	Robertson & Robertson.
Mesquite*†..... Dallas	See Dallas.
Mexia*†.....Limestone	W. E. Doyle.
▲Midland*†..... Midland	W. H. Cowan.
Midlothian*†..... Ellis	See Waxahachie.
Milford*†..... Ellis	N. R. Rutherford, Jr.
Mineola*†..... Wood	Giles & Stafford.
MineralWells*†P'loPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	L. D. Miller.
▲Montague*..... Montague	W. C. NEWMAN.
Moody*†..... McLennan	John S. Patterson.
▲Mt. Pleasant*†..... Titus	S. P. Pounders.
▲Mt. Vernon*†.... Franklin	Hiram Glass.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
▲New Braunfels*†.. Comal	F. J. MAIER.
▲Newton*..... Newton	L. B. Clunk.
Nocona*†..... Montague	Hagler Bros.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Amarillo.
▲Odessa*†..... Ector	See Big Spring.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	JOHN T. HART.
Overton*†..... Rusk	See Henderson.
Ozona*..... Crockett	C. E. Davidson.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Melton & Garland.
▲Palestine*† .... Anderson	GARDNER & GARDNER.
▲Palo Pinto*†...Palo Pinto	John H. Eaton.
▲Panhandle*†..... Carson	Frank Lester.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
▲Parnell ..... Roberts	See Canadian.
▲Pearsall*†..... Frio	M. Maney.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilot Point*†.....Denton	See Denton.
▲Pittsburg*†..... Camp	S. D. SNODGRASS.
▲Plainview*..... Hale	L. D. Kinder.

Town and County.	Name.
Plano*†..... Collin	James D. Cottrell.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*†..Jefferson	A. M. Rutan.
▲Port Lavaca*†..Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	SMITH & MARTIN.
▲Quitman*..... Wood	W. B. Harris.
▲Rayner*..... Stonewall	See Haskell.
▲Refugio*..... Refugio	D. E. Pipkin.
▲Richmond*†..Fort Bend	Pearson, McEachin & Pearson.
▲Rio Grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	R. C. Crane.
Rockdale*†..... Milam	N. H. Tracy.
▲Rockport*†..... Aransas	M. J. Hathaway.
▲Rocksprings*... Edwards	Samuel Hough.
▲Rockwall*†† ....Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Temple.
Rosebud*†..... Falls	See Marlin.
Round Rock*† Wl'mson	R. R. Hyland.
Royse City* ....Rockwall	See Rockwall.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	See Montague.
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*†..... Duval	C. L. COYNER.
▲San Marcos*†..... Hays	W. G. Barber.
▲San Saba*†..... San Saba	BURLESON & MEEK.
Santa Anna*†.....Coleman	See Coleman.
Schulenburg*†..Fayette	See La Grange.
▲Seguin*†.....Guadalupe	Neal & Sowell.
▲Seymour*†..... Baylor	Holman & Glasgow.
▲Sherman*†..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*..... Irion	See San Angelo.
Shiner*†..... Lavaca	Leonard & Gray.
▲Silverton*..... Briscoe	W. D. Fisher.
▲Sinton*†..... San Patricio	See Aransas Pass.
Smithville*†.... Bastrop	S. L. Staples.
▲Snyder*..... Scurry	C. C. Johnson.
▲Sonora*..... Sutton	S. G. Tayloe.
▲Stanton*†..... Martin	See Big Springs.
▲Stephenville*†.... Erath	J. S. Gilmer.
▲Sterling City*.... Sterling	W. F. Kellis.
Strawn*†..... Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*†H'pk's	Frank E. Scott.
▲Sweet Water*†.... Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*†.... Williamson	JOHN W. PARKER.
Temple*†..... Bell	BANKS & COCHRAN.
Terrell*†..... Kaufman	M. C. Roberts.
Texarkana*†..... Bowie	TODD & GLASS.
▲Texline*†..... Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*†..... Shelby	See Center.
▲Tulia*..... Swisher	See Silverton.
▲Tyler*†..... Smith	CAIN & KNOX.
▲Uvalde*†..... Uvalde	GARNER & LOVE.
Van Alstyne*†..Grayson	A. W. Walker.
Velasco*†..... Brazoria	Lewis R. Bryan.
▲Vernon*†..... Wilbarger	Basham & Hall.
▲Victoria*† ..... Victoria	GLASS, CALLENDER & CARSNER.
▲Waco*† ..... McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*†..... Waller	See Hempstead.
▲Wallisville* .... Chambers	See Liberty.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*† .. Parker	J. M. RICHARDS.
Weimar*† ..... Colorado	Ford, Thompson & Townsend.
▲Wellingt'n.Collingsworth	See Childress.
West*†..... McLennan	E. Bodell.
▲Wharton*†† .... Wharton	G. P. DOUGHERTY.
Whitesboro*†.... Grayson	George H. Giddings.
Whitewright*† .Grayson	C. L. Jordan.
Whitney*†..... Hill	R. M. Elder.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*† .Wichita	FLOOD & HUGHES.
Wills Point*†.Van Zandt	W. B. Wynne.
Winnsboro*†..... Wood	M. D. Carlock.
▲Woodville*†..... Tyler	J. A. Mooney.
Wolfe City*†..... Hunt	J. W. Hopkins.
Wylie*†..... Collin	See Plano.
Yoakum*†..... DeWitt	H. B. LEONARD.
Yorktown*†..... DeWitt	See Cuero.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
▲Ashley .....Uinta	See Salt Lake City.
▲Beaver*†.....Beaver	W. F. Knox.
▲Brigham*•†.....Boxelder	R. H. JONES.
▲Castledale*.....Emery	See Provo City.
▲Coalville*•† .....Summit	B. SNYDER.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	Stott & Shive.
▲Farmington*•† .....Davis	Wilson & Wilcox.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† .....Kane	J. F. Brown.
Kaysville*† .....Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	See Provo City.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† .....Cache	KEELER & GOODWIN.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•† .....Tooele	See Tooele.
▲Moab* .....Grand	L. L. Crapo.
▲Monticello .....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•† ...Sanpete	Jacob Johnson.
▲Nephi*•† .....Juab	W. W. Armstrong.
▲Ogden*•† .....Weber	N. J. HARRIS.
▲Panguitch* .....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*† .....Iron	See Panguitch.
Payson*•† .....Utah	See Provo City.
▲Price*•† .....Carbon	See Provo City.
▲Provo City*•† .....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	C. W. COLLINS.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*•† .....Utah	See Provo City.
Springville*•† .....Utah	D. C. Johnson.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* .....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† ..Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† .....Orleans	F. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† .....Orange	John B. Peckett, Jr.
Braintree*† .....Orange	See Chelsea.
Brandon*•† .....Rutland	Ormsbee & Briggs.
Brattleboro*•† .Windham	Waterman & Martin.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	Bromley & Clark.
Cavendish*•† ....Windsor	See Ludlow.
Charleston*†.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† .....Windsor	George L. Fletcher.
Colchester*•. Chittenden	See Burlington.
Concord .....Essex	See St. Johnsbury.
Craftsberry*•.... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke*•.. Caledonia	C. T. A. Humphrey.
Fairfield*•†.....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore*.....Lamoille	See Hyde Park.
EnosburgFalls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall.....Essex	See St. Johnsbury.
Hardwick*•†.... Caledonia	B. E. Bullard.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*•.....Franklin	C. G. Austin.
▲Hyde Park*•†....Lamoille	F. H. McFARLAND.
Irasburg*•.....Orleans	W. D. Tyler.
Island Pond*•† ....Essex	Z. M. Manser.
Jamaica*•† .... Windham	See Brattleboro.
Jay•..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*•..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•..... Essex	See St. Johnsbury.
Lyndon*•† .....Caledonia	See St. Johnsbury.
Lyndonville*•†.Caledonia	J. T. GLEASON.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*•† ..Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•†...Lamoille	Powers & Powers.
▲Newfane*•† ....Windham	See Brattleboro.
▲Newport*•†.....Orleans	YOUNG & YOUNG.
N. Bennington*•†B'ngton	See Bennington.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†. Washington	O. L. Hoyt.
Poultney*•† .....Rutland	T. C. Platt.
Proctor*•† .....Rutland	See Rutland.
Proctorsville*•† Windsor	See Ludlow.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .....Franklin	POWELL & POWELL.
Rockingham•.. Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† .....Windsor	R. C. Dennison.
▲Rutland*•† .....Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	Albe & Flinn.
▲St. Albans*•†.... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Stratford*•† .....Orange	See Chelsea.
Swanton*•† .....Franklin	Burt & Burt.
Troy*† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield*•. Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*•.....Lamoille	See Hyde Park.
Wells River*•†....Orange	Smith & Sloane.
Westfield*•.....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*•†Wf'ds'r	Wm. Bachelder.
Whittingham*† Windham	See Wilmington.
Wilmington*•†. Windham	H. Mann, Jr.
Windsor*•†.....Windsor	Enright & Blanchard.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† .....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART
▲Accomac* .....Accomac	J. H. Fletcher.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	Stonewall J. Doswell.
Aylett* .....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	L. B. Allen.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†.... Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Finch & Faulkner.
Brentsville*Prince William	See Manassas.
Bristol*† .....Washington	BAILEY, PRICE & BYARS.
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*•†..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.

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Town and County.	Name.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†...Pittsylvania	James Whitehead.
▲Chesterfield...Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	M. H. TOMPKINS.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†..Allegh'y	George K. Anderson.
▲Clintwood*..... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comora.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†... Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Dumfries...Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†.Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*•†..... Fairfax	R. C. L. MONCURE.
▲Farmville*•†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†..... Scott	ROBERT R. KANE.
Glade Spring*•† Washin'n	A. L. Robinson.
▲Gloucester*•...Gloucester	W. C. L. Taliaferro.
▲Goochland..... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Philip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague*.... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*•†..... Halifax	B. J. Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight..Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†..... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge†King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†.Rockbridge	MOORE & MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*•..... Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*•† ..... Page	Walton & Bro.
Lynchburg*•†... Campbell	CASKIE & COLEMAN.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chesterfi'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross...Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
New Market*†Shenandoah	C. W. Bennick.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
▲Pearlsburg*..... Giles	Johnston, Williams & Johnston.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†....Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	See Christiansburg.
Richlands*•† ....Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†.Franklin	Dillard & Lee.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	FRANK NELSON.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†... Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. H. Thomas
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv ia	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•†.....Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock*.....Essex	Ware & Carter.
▲Tazewell*•† ....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*•† .....Newkent	R. T. Gregory.
Upperville*†.....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•†.Ja'es C'y	D. G. Tyler.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Aberdeen*•† .... Chehalis	Mason Irwin.
▲Asotin*.....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	A. E. MEAD.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan*.....Okanogan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	H. W. CANFIELD.
Colton*•† ..... Whitman	J. L. Flowers.
▲Colville*•†.....Stevens	J. B. Slater.
▲Conconully* ...Okanogan	A. K. Gregg.
▲Coupeville* .....Island	C. D. King.
▲Davenport*•† ....Lincoln	Jackson Brock.
▲Dayton*•† .....Columbia	HARDY E. HAMM.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
▲Everett*•† ....Snohomish	GEORGE E. BANKS.
Fairhaven*•†...Whatcom	See New Whatcom.
Farmington*•† .Whitman	Hutchinson Bros.
▲Friday Harbor*.San Juan	J. A. Gould.
Garfield*•†.....Whitman	J. T. Penn.
▲Goldendale* ....Klickitat	N. B. Brooks.
Hamilton*•† .....Skagit	I. E. Shrauger.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
▲Kalama*•†.....Cowlitz	A. H. Imus.
Kelso*•†.....Cowlitz	Van Name & Fish.
Kettle Falls*• ....Stevens	H. R. CROZIER.
LaConner*†..... Skagit	M. P. Hurd.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	J. S. Sinclair.

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Town and County.	Name.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	E. C. MILLION.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	Carey & Knoble.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. J. Neergaard.
¶▲Olympia*•†....Thurston	CAMPBELL & HILLS.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	M. F. Gose.
▲Port Angeles*•†..Clallam	Benton Embree.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	Mathews & Hanna.
Puyallup*•† .....Pierce	J. P. Hartman, Jr.
▲Ritzville*•†.....Adams	HOLCOMB & RICHARDSON.
Rockford*•† ..... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	C. W. Bushnell.
▲Seattle*•†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*•†.....Skagit	J. Henry Smith.
▲Shelton*•.....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	Coleman & Hart.
▲South Bend*•†.....Pacific	MARION D. EGBERT.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson.....Skamania	See Vancouver.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
Tekoa*•†.....Whitman	E. H. Fox.
Uniontown*•†.. Whitman	See Colfax.
▲Vancouver*†.....Clarke	G. W. STAPLETON.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*•†..... Kittitas	See Ellensburgh.
Wilbur*•†.....Lincoln	E. A. Hesseltine.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*•†..... Monroe	James E. Mann.
▲Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'ga*•† Morgan	T. W. B. DUCKWALL.
▲Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	JOHNSTON & HALE.
Bramwell*•†..... Mercer	Rucker, Keller & Hamill.
▲Buckhannon*•†...Upshur	F. C. PIFER.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*•†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay..... Clay	Henry B. Davenport.
Davis*•†..... Tucker	A. M. Cunningham.
▲Elizabeth*.....Wirt	William Beard.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. W. Daily.
▲Fairmont*•†..... Marion	A. B. Fleming.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin*..... Pendleton	A. J. Welton.
▲Glenville*..... Gilmer	Linn, Withers & Brannon.
Gormania*•..... Grant	See Petersburg.
▲Grafton*•†..... Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	Linn & Hamilton.
Guyandotte*•†..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	A. F. Norris.
Harper's Ferry*•† Jeff'son	See Charles Town.
▲Harrisville*..... Ritchie	Davis & Woods.
Hendricks*•† .....Tucker	See Parsons.
▲Hinton*•† ..... Summers	J. H. MILLER.
Huntersville*. Pocahontas	See Marlinton.
▲Huntington*•†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National bank.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•†..... Mineral	W. C. CLAYTON.
Keystone*•†... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*†. Greenbrier	H. L. VAN SICKLES.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison..... Boone	F. C. Lettwick.
Mannington*•†.....Marion	E. R. B. Martin.
▲Marlinton.... Pocahontas	L. M. McClintic.
▲Martinsburg*•†. Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Engle & Riggle.
Montgomery*•†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*•†. Monongalia	LAZZELLE & STEWART.
▲Moundsville*•†.. Marshall	McIgheu & Oldham.
▲New Cumberland*•†Han'k	J. R. Donehoo.
▲New Martinsville*•† W'tz'l	Hall & Hall.
▲Oceana*.....Wyoming	See Logan.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	A. J. Valentine.
Pennsboro*•†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*•†..... Barbour	Dayton & Dayton.
Piedmont*•† ..... Mineral	C. F. MOORE.
▲Point Pleasant*•†..Mason	J. S. Spencer.
▲Princeton*..... Mercer	A. W. Reynolds.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*•†..Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	J. A. WOODDELL.
▲Romney*•†.... Hampshire	CORNWELL & CORNWELL.
Ronceverte*•† Greenbrier	John W. Harris.
Shepherdstown*•† Jef's'n	G. M. Bettzenhover.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*•†.... Kanawha	See Charleston.
St. George*..... Tucker	See Parsons.
▲St. Marys*•†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	Alderson & Horan.
▲Sutton*•†..... Braxton	Dulin & Hall.
Terra Alta*•† .... Preston	See Kingwood.
Thomas*•†..... Tucker	See Parsons.
▲Union*.....Monroe	LOGAN & PATTON.
▲Wayne*•†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	See Grafton.
▲Welch*•†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•†..... Brooke	JOHN C. PALMER, Sr.
▲Weston*•†..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	W. S. Stuart.
▲Wheeling*•†..... Ohio	ATKINSON & FLICK. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*•† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

WISCONSIN.

Town and County.	Name.
Albany*•† .....Green	H. N. Simons.
Algoma*.....Kewaunee	See Kewaunee.
▲Alma*•†.....Buffalo	Robert Lees.
Amery*•†.....Polk	W. T. Kennedy.
Amherst*•† .....Portage	See Stevens Point.
▲Antigo*•† .....Langlade	A. C. CONWAY.
▲Appleton*•†...Outagamie	DOUGLAS F. WINNE.
Arcadia*•†..Trempealeau	RICHMOND & RICHMOND.
Arena*•†.....Iowa	W. H. Jones.
Argyle*•†.....Lafayette	See Darlington.
▲Ashland*•†.....Ashland	F. J COLIGNON.
Augusta*•†....Eau Claire	E. M. Bradford.
Baldwin*•† .....St. Croix	Henry Andersen.
Bangor*•†.....LaCrosse	See LaCrosse.
▲Baraboo*•† .....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*•†.....Barron	C. C. Coe.
Bayfield*•†.....Bayfield	W. W. Downs.
Beaver Dam*•†....Dodge	M. H. UMBREIT.
Beloit*•† .....Rock	THEO. D. WOOLSEN.
Benton*•†.....LaFayette	C. C. Townsend.
Berlin*•†.....Green Lake	PERRY NISKERN.
Black Earth*•†.....Dane	See Madison.
▲Black Riv. Falls*•† Jack'n	G. M. PERRY.
Blanchardville*•† Fay'e	E. T. Morrison.
Bloomer*•†.....Chippewa	John Ellsworth.
Bloomington* .....Grant	P. Bartley.
Boscobel*•† .....Grant	WILLIAM E. HOWE.
Brandon*•†..Fond du Lac	David Whitton.
Brillion*•† .....Calumet	S. H. Barnard.
Brodhead*•†.....Green	Burr Sprague.
Burlington*•† .....Racine	E. E. MILLS.
Butternut*•†.....Ashland	Foster & Mars.
Cadott*•†.....Chippewa	F. E. Watson.
Cambria*•† .....Columbia	M. J. Rowland.
Cambridge* .....Dane	See Madison.
Cassville*•†.....Grant	D. W. Clark.
Cedarburg*•† ....Ozaukee	J. F Trottman.
Centralia*•† .....Wood	J. W. COCHRAN.
▲Chilton*•† .....Calumet	J. E. McMullen.
▲Chippewa Falls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† .....Rock	See Janesville.
Clintonville*•†..Waupaca	Goldberg & Hoxie.
Columbus*•† ...Columbia	W. C. Leitsch.
▲Crandon* .....Forest	R. B. Bliss.
Cumberland*•†.....Barron	H. S. Comstock.
Darien*•† .....Walworth	See Elkhorn.
▲Darlington*•† ..Lafayette	ORTON & OSBORN.
▲Dartford*•† ..Green Lake	J. C. McConnell.
Deerfield*•† .....Dane	See Madison.
Delavan*•† .....Walworth	D. B. Barnes.
De Pere*•†.....Brown	JOHN SMITH.
▲Dodgeville*•† .....Iowa	Jenks & Jones.
Dorchester*•†.....Clark	John H. Spengler.
▲Durand*•† .....Pepin	C. M. Hillard.
▲Eagle River*•†.....Vilas	N. A. Colman.
East Troy* .....Walworth	See Whitewater.
▲Eau Claire*•†..Eau Claire	A. H. SHOEMAKER.
Edgerton*•†.....Rock	J. P. Towne.
Edmund*•† .....Iowa	See Dodgeville.
▲Elkhorn*•† .....Walworth	JAY F. LYON.
▲Ellsworth*•† .....Pierce	A. Combacker.
Elroy*•† .....Juneau	J. T. Dithmar.
Evansville*•† ..... Rock	Richmond & Smith.
Fennimore*•† ..... Grant	See Lancaster.
▲Florence*•† .....Florence	John O'Hara.
▲Fond duLac*•†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	E. A. WIGDALE.
Ft. Howard*•†.....Brown	See Green Bay.
Fountain City*•†..Buffalo	Martin Fugina.
Fox Lake*•† .....Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	S. W. Pierce.
Galesville*•†Trempealeau	See Arcadia.
Glenwood*•† .....St. Croix	See Hudson.
Glidden*•† .....Ashland	See Ashland.
▲Grand Rapids*•†....Wood	GARDNER & GAYNOR.
▲Grantsburg*•† .....Burnett	S. F. Grover.
▲Green Bay*•† .....Brown	NEVILLE & HUTCHINSON.
Greenwood*• .....Clark	D. V. Richardson.
Hammond*•† ....St. Croix	See Hudson.
Hartford*•†..Washington	H W. Sawyer.
Hartland*•†....Waukesha	H. W. Goodwin.
▲Hayward*•†.....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	R. C. Thompson.
Horicon*† .....Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•†.....St. Croix	BAKER & HELMS.
▲Hurley*•† .....Iron	A. L. Ruggles.
Independence*•† Tr'mp'l'u	See Arcadia.
Iola*• .....Waupaca	See Waupaca.
Iron River*•†....Bayfield	Ernest Sauve.
▲Janesville*•† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† .... Jefferson	R. B. KIRKLAND.
Johnson'sCreek*•†Jeff's'n	See Jefferson.
▲Juneau*•† .....Dodge	George W. Sloan.
Kaukauna*•†..Outagamie	G. H. Dawson.
▲Kenosha*•†.....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*•†..Kewaunee	JOHN WATTAWA.
Kilbourn*•† .....Columbia	Thomas B. Coon.
▲La Crosse*•†....La Crosse	FRUIT & GORDON.
Lake Geneva*•†Walworth	CHARLES S. FRENCH.
Lake Mills*•† ...Jefferson	Wm. H. Tasker.
▲Lancaster*•†.....Grant	H. BUCKNER.
Lodi*•† .....Columbia	S. H. Watson.
Loyal*• .....Clark	See Greenwood.
¶▲Madison*•† .....Dane	OLIN & BUTLER.
Malden Rock*•† ....Pierce	J. W. Hancock.
Manawa*•†.....Waupaca	See Waupaca.
▲Manitowoc*•†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	QUINLAN & DAILY.
Marion*•†.....Waupaca	J. C. Hart.
Markesan*•† .Green Lake	A. McDonald.
Marshfield*•†.....Wood	E. M. DEMING.
▲Maston*•† .....Juneau	H. W. Barney.
Mayville*•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	H. Powell.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. A. Johnson.
Menasha*•†...Winnebago	J. C. KERWIN.
▲Menomonee*•†.....Dunn	ROBERT MACAULEY.
▲Merrill*•†.....Lincoln	CURTIS & REID.
Milton*•† .....Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brew'g Co.
Mineral Point*•†....Iowa	SPENSLEY & McILHON.
Minocqua*•†.....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	THOMAS LUCHSINGER.
▲Montello*•†....Marquette	John Harry.
Montfort*•† .....Grant	P. T. Stevens.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	F. R. Smith.
Muscoda*•†.....Grant	J. M. Cubela.
Neenah*•†....Winnebago	J. C. KERWIN.
▲Neillsville*•† ..... Clark	O'NEILL & MARSH.
New Glarus*•† .....Green	T. C. Hefty.
New Lisbon*•†....Juneau	J. J. Hughes.
New London*•† Waupaca	F. C. Weed.
New Richmond*•†St.Cr'ix	Hawkins & Hawkins.
No. La Crosse† La Crosse	See La Crosse.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	MORROW & LYNCH.
Onro*•† ..... Winnebago	F. T. Tucker.
▲Osceola*•† ..... Polk	Charles H. Oakey.
▲Oshkosh*•† .. Winnebago	DAVIDSON & WILDE.
Palmyra*•†.....Jefferson	W. Blitcliffe.
Patch Grove*.....Grant	John Jones.
▲Phillips*•† .....Price	J. D. ROWLAND.
Plainfield*•†... Waushara	W. N. Kelley.
Platteville*•† ..... Grant	Carter & Burns.
Plymouth*•† ..Sheboygan	M. C. MEAD.
▲Portage*•† .....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	W. M. Foster.
Poynette*•† ... Columbia	See Portage.
▲PrairieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†.... Sauk	See Baraboo.
Prescott*•† .....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•† ..... Racine	PALMER & GITTINGS.
Randolph*•† .....Dodge	See Columbus.
Reedsburg*•†. .....Sauk	G. Stevens.
Reeseville*•†.....Dodge	Davison & Venie.
Rewey*•† ..... Iowa	See Dodgeville.
▲Rhinelander*•† .... Oneida	PAUL BROWNE.
Rice Lake*•†..... Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲RichlandCenter*●†Richl'd	F. W. BURNHAM.
Ripon*† .... Fond du Lac	John S. Rountree.
River Falls*●†..... Pierce	F. M. White.
Sauk City*●†.....Sauk	J. B. Quimby.
Seymour*●†....Outgamie	F. M. Wilcox.
Sharon*●†.....Walworth	See Lake Geneva.
▲Shawano*●†..... Shawano	H. G. Dreier.
Sheboygan*●†. Sheboygan	F. R. WILLIAMS.
SheboyganFalls*●† Sh'gan	J. H. James.
▲Shell Lake*●†..Washburn	L. H. Mead.
Shullsburg*●†.. Lafayette	J. B. Simpson.
SoldiersGrove*●Crawford	See Prairie du Chien.
South Milwaukee*●† Mil'e	See Milwaukee.
▲Sparta*●†..... Monroe	MORROW & MASTERS.
Spring Green*●†.....Sauk	See Baraboo.
Spring Valley*●†...Pierce	See Ellsworth.
▲St. Croix Falls*●†....Polk	M. P. Jerdee.
▲Stevens Point*●†.Portage	OWEN & FROST.
Stoughton*●†.....Dane	W. J. Lowry.
▲Sturgeon Bay●†..... Door	R. P. CODY.
Sun Prairie*●†..... Dane	Thomas C. Hayden.
▲Superior*●†.....Douglas	W. E. PICKERING.
Thorp*●†.....Clark	George B. Parkhill.
Tomah*●†.....Monroe	W. B. Naylor, Jr.
Tomahawk*●†....Lincoln	A. H. Woodworth.
Two Rivers*●† Manitowoc	See Manitowoc.
Viola*●..... Richland	see Richland.
▲Viroqua*●†.....Vernon	SMITH & GRIFFIN.
▲Washburn*●†.....Bayfield	E. C. ALVORD.
Waterloo*●†.... Jefferson	J. H. Rider.
Watertown*●† . Jefferson	WM. H. WOODARD.
▲Waukesha*●†..Waukesha	V. H. TICHENOR.
▲Waupaca*●†.... Waupaca	IRVING P. LORD.
Waupun*●†..Fond du Lac	C. E. Hooker.
▲Wausau*●†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... .Waushara	John Clark.
▲West Bend*●†. Wash'gton	C. H. MILLER.
West Salem*●†.La Crosse	A. S. Daniels.
West Superior*●† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*●†..Waupaca	A. S. Hutchinson.
▲Whitehall*●† Tr'mpealeau	See Arcadia.
Whitewater*●†. Walworth	JAMES G. KESTOL.
Winneconne*●† Win'bago	J. D. Rush.
Wittenberg*●†.. Shawano	Goodrick & Goodrick.
Wonewoc*●†.....Juneau	A. S. Carter.

WYOMING.

Town and County.	Name.
▲Basin.....Bighorn	See Sheridan.
▲Buffalo*†.....Johnson	T. P. HILL.
Carbon*●† ..... Carbon	See Rawlins.
▲Casper*●†..... Natrona	E. D. Norton.
¶▲Cheyenne*●†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*●†.....Converse	Charles F. Maurer.
▲Evanston*●†..... Uintah	CLARK & BEARD.
▲Green River*●† Sw'twater	See Rock Springs.
▲Lander*●†..... Fremont	James S. Vidal.
▲Laramie*●†..... Albany	JOHN H. SYMONS.
Lusk*●†..... Converse	D. E. Goddard.
▲Newcastle*●†..... Weston	M. B. Camplin.
▲Rawlins*●†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*●†Sw'tw't'r	D. A. Reyvill
▲Sheridan*●†.....Sheridan	J. G. HUNTER.
▲Sundance*..... Crook	H. A. Alden.
Thermopolis .... Bighorn	See Sheridan.
Wheatland*●†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth†.... Kootenay	See Nelson.
Balfour†.....Kootenay	See Nelson.
Chilliwack*†.. Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*....Yale	See Rossland.
Kamloops*●†.....Yale	F. J. Fulton.
Kaslo*●† ..... Kootenay	See Nelson.
Nakusp●† ..... Kootenay	See Nelson.
Nanaimo*●†...Vancouver	W. A. MACDONALD.
Nelson*●†.....Kootenay	R. W. HANNINGTON.
New Denver*●† Kootenay	See Nelson.
New Westminster*●† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*●†. Kootenay	See Nelson.
Robson●†..... Kootenay	See Nelson.
Rossland*●†..... Kootenay	DALY & HAMILTON.
Salmo●..... Kootenay	See Nelson.
Sandon●† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail●.....Kootenay	See Nelson.
Vancouver*●† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*●†.....Yale	W. MAURICE COCHRANE.
Victoria*●†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir●.....Kootenay	See Nelson.

MANITOBA.

Town and County.	Name.
Birtle*●†..... Shoal Lake	C. J. Mickle.
Boissevain*●† Tu'eM'nt'n	Norman P. Buckingham.
Brandon*●†..... Brandon	COLDWELL & COLEMAN
Carberry*●†..... Norfolk	G. Barrett.
Carman*●† ..... Dufferin	F. A. Brown.
Cypress River*●† Marqu'e	See Winnipeg.
Dauphin*●†..... Marquette	See Winnipeg.
Deloraine*●†Turtle Mou'n	J. A. Mather.
Emerson*●† ..Manchester	See Winnipeg.
Gladstone*●† Westbourne	George Claxton.
Glenboro*●†.....Norfolk	See Winnipeg.
Gretna*●†.....Manchester	See Winnipeg.
Hamiota●† .... Marquette	See Winnipeg.
Hartney*●† .....Selkirk	G. St. J. Hallen.
Holland*●† .....Norfolk	See Winnipeg.
Killarney*●†	See Winnipeg.
Manitou*●† ..... Dufferin	W. F. Ellis.
McGregor*●†.....Norfolk	See Carberry.
Miami*●† .....Selkirk	See Winnipeg.
Minnedosa*●† .Minnedosa	Alex. Stewart.
Morden*●† .....Dufferin	See Carman.
Neepawa*●†Beau'l Plains	Howden & Howden.
Oak Lake*●† .....Selkirk	See Hartney.
Pilot Mound*●†Rock Lake	See Winnipeg.
Portage la Prairie*●†P.laP	W. J. COOPER.
Rapid City*●† .Minnedosa	Carss & Nelles.
Selkirk*† ..... Lisgar	See Winnipeg.
Souris*●† ..... Brandon	See Brandon.
Stonewall*●† ..Rockwood	See Winnipeg.
St. Pierre .....Selkirk	See Winnipeg.
Treherne*●† .....Norfolk	See Winnipeg.
Virden*●†.....Dennis	Goulter & Singer.
Wawanesa●†.....Brandon	See Brandon.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*●† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

Town and County.	Name.
St. Pierre	A. Behaghel.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*▲..Rest'che	See St. John.
Chatham*▲..Northumb d	Warren C. Winslow.
Dorchester*▲† Westmor'd	M. G. Teed.
Edmundston*▲..Victoria	John G Stevens.
Fredericton*▲†.....York	ARTHUR R. SLIPP.
Hartland*▲.....Carleton	See Woodstock.
Hillsboro*▲† .....Albert	See Moncton.
Kingston*▲† .....Kent	See St. John.
Moncton*▲.Westmorel'd	S. W. PALMER.
New Castle*▲† .N'thuml'd	A. A. Davidson.
Sackville*▲†.Westmorel'd	A. B. Copp.
Shediac*▲† Westmoreland	See Sackville.
St. Andrews*▲†.Charlotte	F. H. Grimmer.
St. John*▲†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲†..Charlotte	J. G. Stevens, Jr.
Sussex▲† .....Kings	White, Allison & King.
Woodstock*▲†...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*▲† ..Alberta Dist.	P. McCARTHY.
Edmonton*▲†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† ....Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	See Regina.
Lethbridge*▲† Alb'taDist.	Conybeare & Galliher.
McLeod*▲† ..... Alberta	Haultain & Mackenzie.
Moose Jaw*▲† Assini'ia D.	See Regina.
Moosemin*▲.Assini'ia D.	See Regina.
PrinceAlbert*▲†.Sas'b'n D.	See Regina.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*▲†Assiniboia Dist.	HAMILTON & JONES.
So.Edmonton* ...Alberta	See Calgary.
Whitewood*▲† Assiniboia	R. H. Wyssman.
Yorkton▲†.....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*▲†.Colch'ter	See Truro.
Amherst*▲†..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*▲† A'p'is	I. J. Ritchie.
Antigonish*▲† Antigonish	J. F. Wall.
Barrington*▲†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*▲† .....Kings	See Kentville.
Bridgetown*▲†.Annapolis	T. D. Ruggles & Sons.
Bridgewater*▲†.Lunenb'g	H. T. Ross.
Canning*▲† .....Kings	See Kentville.
Canso*▲† .....Guysboro	See Antigonish.
Dartmouth*▲†.... Halifax	B. A. Weston.
Digby*▲†.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*▲†..Guys'ro'	Joseph A. Fulton.
Halifax*▲† .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*▲† .....Kings	Shaffner & Robertson.
Liverpool*▲† .....Queens	John George Pyke.
Lockport*▲†.... Shelburne	E. M. Bill.
Londonderry▲†Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Maitland*▲†.....Hants	G. W. Corbett.
Middleton*▲†...Annapolis	W. G. Parsons.
New Glasgow*▲†.. Pictou	Fraser, Jennison & Graham.
North Sydney*▲†C.Breton	Murray & MacKenzie.
Oxford*▲† ..Cumberland	See Amherst.
Parrsboro*▲† Cumberland	See Amherst.
Pictou*▲† .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*▲† ...Inverness	Samuel Macdonald.
Shelburne*▲†....Shelburne	N. W. White.
Sherbrooke*▲†.. Guysboro	W. D. R. Cameron.
Shubenacadie*▲† ...Hants	See Windsor.
Springhill▲..Cumberland	See Amherst.
Stellarton*▲†.....Pictou	See Pictou.
Sydney*▲† ...Cape Breton	A. J. G. MacECHEN.
Truro*▲†.....Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲† .....Digby	J. A. Grierson.
Windsor*▲† ..... Hants	JOHN W. OUSELY.
Wolfville*▲†.....Kings	E. Sidney Crawley.
Yarmouth*▲† ..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*▲† .....Halton	See Georgetown.
Alexandria*▲† .Glengarry	A. L. Smith.
Alliston*▲† ..... Simcoe	McCarthy & Duncan.
Almonte*▲† ..... Lanark	Greig & Jamieson.
Alvinston*▲† ... Lambton	Hannah & Burnham.
Amherstburg*▲†....Essex	D. R. Davis.
Arkona*▲† .....Lambton	See Alvinston.
Arnprior*▲†.....Renfrew	Dulmage & Burwash.
Arthur*▲†.....Wellington	M. M. McMartin.
Athens*▲†.....Leeds	W. A. Lewis.
Aurora*▲† ..... York	T. H. Lennox.
Aylmer▲† .....Elgin	Miller & Backhouse.
Ayr*▲†.....Waterloo	See Galt.
Barrie*▲†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*▲†.....Ontario	T. Earnest Godson.
Beeton*▲† ..... Simcoe	See Alliston.
Belleville*▲†.....Hastings	F. E. O'FLYNN.
Berlin*▲†.....Waterloo	A. Miller.
Blenheim*▲† ..... Kent	R. H. Thompson.
Blyth*▲† ..... Huron	A. S. Dickson.
Bothwell*▲†..... Kent	George L. Taylor.
Bowmanville*▲† .Durham	J. Keith Galbraith.
Bracebridge*▲†..Muskoka	Thomas Johnson.
Bradford*▲†.....Simcoe	Mark Scanlon.
Brampton*▲† ..... Peel	R. H. Pringle.
Brantford*▲† .....Brant	BAIRD & HENDERSON.
Brigden*▲† .....Lambton	See Sarnia.
Brighton*▲†.No'umberl'd	W. H. Harris.
Brockville*▲† ..... Leeds	BROWN & FRASER.
Brussels*▲† .....Huron	G. F. Blair.
Burlington*▲† ..... Halton	E. H. Cleaver.
Campbellford*▲† N'hm'l'd	D. J. Lynch.
Cannington*▲† ...Ontario	A. J. Sinclair.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲†.....Haldimand	Colter & Goodman.
Chatham*▲† .....Kent	WILSON, KERR & PIKE.
Catsworth*▲† .....Grey	See Owen Sound.
Chesley*▲† ..... Bruce	O. A. Langley.
Chippawa*▲† ..... Welland	See Niagara Falls.
Clarksburg*▲† ..... Grey	See Thornburg.
Clifford*▲†.... Wellington	See Harriston.
Clinton*▲†..... Huron	W. Braydon.
Cobourg*▲†N'th'umberl'd	FRANK M. FIELD.
Colborne*▲† N'thumberl'd	W. L. Payne.
Collingwood*▲†.... Simcoe	HY. ROBERTSON.
Comber*▲† ..... Essex	See Essex.
Cornwall*▲†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲†..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Deseronto*▲† ... Hastings	See Belleville.
Drayton*▲†... Wellington	A. S. Lown.
Dresden*▲†..... Kent	J. W. Sharpe.
Dundalk*▲†..... Grey	James Lamon.
Dundas*▲† ... Wentworth	T. H. A. BEGUE.
Dunnville*▲†.. Haldimand	W. D. Swayze.
Durham*▲†..... Grey	J. P. Telford.
Dutton*▲† ..... Elgin	See Aylmer.
Elmira*▲† ..... Waterloo	R. V. Clement.
Elmvale*▲† ..... Simcoe	Stewart & Boys.
Elora*▲†..... Wellington	See Arthur.
Embro*▲†..... Oxford	See Woodstock.
Essex*▲†..... Essex	E. A. Wisner.
Exeter*▲†..... Huron	Elliott & Elliott.
Fenelon Falls*▲† Victoria	McLaughlin & McDearmid.
Fergus*▲†.....Wellington	Monro & Fosken.
Flesherton*.....Grey	Lucas & Wright.
Florence*▲† .... Lambton	See Sarnia.
Forest*▲†.....Lambton	Wm. J. Porte.
Fort William*▲† Thunder Bay Dist.	See Port Arthur.
Galt*▲† ..... Waterloo	TURNBULL & BARRIE.
Gananoque*▲† ..... Leeds	W. B. Carroll.
Georgetown*▲†.... Halton	Mathieson & McLeod.
Glencoe*▲†.....Middlesex	Stuart, Stuart & Ross.
Goderich*▲†..... Huron	CAMERON, HOLT & HOLMES.
Grand Valley*▲† Dufferin	See Shelburne.
Gravenhurst*▲† Muskoka	B. H. Ardagh.
Grimsby*▲† ..... Lincoln	G. W. Meyer.
Guelph*▲†.....Wellington	A. H. M'DONALD.
Hagersville*▲† Haldimand	S. Lindsey.
Hamilton*▲†.. Wentworth	NESBITT,GOULD & DICKSON.
Hanover*▲† ..... Bruce	See Owen Sound.
Harriston*▲†..Wellington	A. G. Campbell.
Harrow*▲†..... Essex	See Essex.
Hastings*▲† N'thumberl'd	See Peterboro.
Hawkesbury*▲†...Prescott	O'BRIAN & HALL.
Hensall*▲†..... Huron	See Seaforth.
Hespeler*▲† .... Waterloo	See Galt.
Highgate*▲†..... Kent	J. Gillis.
Huntsville*▲†.... Muskoka	See Bracebridge.
Ingersoll*▲† .....Oxford	HEGLER & HEGLER.
Iroquois*▲†..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Keewatin*▲†...R'ny R.,D.	H. A. Langford.
Kemptville*▲†.. Grenville	T. K. Allen.
Kincardine*▲†.....Bruce	James McPherson.
Kingston*▲†... Frontenac	SMYTHE & LYON.
Kingsville*▲† ..... Essex	W. A. Smith.
Lakefield*▲†... Peterboro	See Norwood.
Leamington*▲†..... Essex	Hanna & Cowan.
Lindsay*▲† ..... Victoria	T. STEWART.
Listowel*▲† ..... Perth	J. L. Darling.
London*▲†..... Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*▲† ..... Middlesex	Wm. McDiarmid.
Lucknow*▲†.....Bruce	P. V. Malcomson.
Lynden*▲† ... Wentworth	See Brankford.
Madoc*▲†..... Hastings	Wm. Cross.
Markdale*▲† .....Grey	P. McCullough.
Markham*▲†..... York	Lawrence & Ormiston.
Marmora* ..... Hastings	See Belleville.
Mattawa*▲† .... Nipissing	See North Bay.
Meaford*▲† .....Grey	Corley & Hayward.
Merrickville*▲†Greenville	A. E. Baker.
Midland*▲†..... Simcoe	John Roe.
Mildmay*▲†.....Bruce	See Kincardine.
Millbrook*▲† .... Durham	R. Ruddy.
Milton*▲† ..... Halton	J. W. Elliott.
Milverton*▲†.....Perth	See Listowel.
Mitchell*▲†.....Perth	Dent & Thompson.
Morrisburg*▲†.... Dundas	F. Tyrrell.
Mount Forest*▲†. Wel'ton	R. O. Kilgour.
Napanee*▲† .....Lennox	WILSON & WILSON.
Newcastle*▲†..... Durham	See Bowmanville.
New Hamburg*†. W't'rl'o	William Millar.
New Market*▲†..... York	Robt. Moore.
Niagara Falls*▲†. Welland	FRASER & WOODRUFF.
North Bay*▲†... Nipissing	BROWNING & LEASK.
Norwich*▲†..... Oxford	See Woodstock.
Norwood*▲†.....Peterboro	W. A. F. Campbell.
Oakville*▲†..... Halton	See Toronto.
Oil Springs*▲†...Lambton	Dawson & Greenizen.
Orangeville*▲† .. Dufferin	W. L. Walsh.
Orillia*▲†.....Simcoe	S. S. Robinson.
Orono*▲† ..... Durham	See Bowmanville.
Oshawa*▲† ..... Ontario	C. A. JONES.
Ottawa*▲†..... Carleton	BISHOP & SMITH.
Otterville*▲†..... Oxford	See Woodstock.
Owen Sound*▲†.....Grey	Kilbourn & Kilbourn
Paisley*▲†..... Bruce	Hector Cowan.
Palmerston*▲† Wellington	See Lucan.
Paris*▲†.....Brant	Goodon J. Smith.
Parkdale*▲†.....York	Douglas & Murray.
Parkhill*▲† .... Middlesex	E Goodman.
Parry Sound*▲†McDoug'll	Pirie & Stone.
Pembroke*▲†....Renfrew	J. H. Burritt.
Penetanguishene*▲† Simc'e	Thompson & Hewson
Perth*▲†.....Lanark	F. A. Hall.
Peterboro*▲†...Peterboro	HALL & HAYES.
Petrolia*▲† .....Lambton	Moncruff & Gansby.
Pickering*▲†.....Ontario	See Oshawa.
Picton*▲†.Prince Edward	P. C. McNee.
Pt.Arthur*▲† Th'rBayDis.	A. S. Wink.
Port Colborne*▲† Welland	Harcourt & Cowper.
Port Elgin*▲†.....Bruce	Wm. Burgess.
Port Hope*▲† ....Durham	CHISHOLM & CHISHOLM.
Port Perry*▲† ....Ontario	H. L. Ebbels.
Port Rowen*▲†...Norfolk	See Simcoe.
Prescott*▲† .....Grenville	F. J. French.
Preston*▲† ..... Waterloo	C. R. Hanning.
RatPortage*▲†RainyR.Dis	Boyce & Beairsto.
Renfrew*▲†.....Renfrew	James Craig.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*▲† .....Kent	W. E. Gundy.
Ripley*▲† .....Bruce	See Kincardine.
Rodney*▲†.....Elgin	H. Falconer Jell.
Sarnia*▲†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*▲† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*▲† .....Huron	J. McBest.
Shelburne*▲†.....Dufferin	G. M. Vance.
Simcoe*▲† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*▲†...Lanark	Lavell & Farrell.
Stayner*▲†..... ...Simcoe	W. W. Campbell.
St. Catharines*▲† .Lincoln	COLLIER & YALE.
St. George*▲† .....Brant	See Paris.
Stirling*▲† .....Hastings	See Belleville.
St. Marys*▲† .....Perth	E. W. Harding.
Stouffville*▲†.....York	C. RUSSELL FITCH.
Stratford*▲† .....Perth	IDINGTON & ROBERTSON.
Strathroy*▲† ...Middlesex	J .Folinsbee.
St. Thomas*▲† .....Elgin	J. S. ROBERTSON.
Sudbury* .....Nipissing	See North Bay.
Sunderland*▲†....Ontario	See Oshawa.
Tara*▲† .....Bruce	C. E. Start.
Teeswater*▲† .....Bruce	J. J. Stephens.
Thamesville*▲†.....Kent	See Ridgetown.
Thedford*▲† .....Lambton	See Sarnia.
Thornbury*▲†.....Grey	Wilson & Dyre.
Thorold*▲†.....Welland	COLLIER & BURSON.
Tilbury* .....Kent	N. Mills.
Tilsonburg*▲†.....Oxford	J. CARRUTHERS.

Town and County.	Name.
Toronto*▲† .....York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction▲†.York	See Toronto.
Tottenham*▲†.....Simcoe	See Barrie.
Trenton*▲† .....Hastings	A. Forbes.
Tweed*▲† .....Hastings	See Belleville.
Unionville*▲†.....York	See Toronto.
Uxbridge*▲† .....Ontario	S. S. Sharpe.
Vankleek Hill*▲† Prescott	F. W. Thistlewaite.
Walkerton*▲† ..... Bruce	H. P. O'Connor.
Walkerville*▲†.....Essex	See Essex.
Wallaceburg*▲† .....Kent	John S. Fraser.
Waterford*▲† ....Norfolk	See Hagersville.
Waterloo*▲† ....Waterloo	See Berlin.
Watford*▲†.....Lambton	Alexander Saunders.
Welland*▲†.....Welland	Raymond & Cohoe.
Westport*▲† .....Leeds	See Brockville.
Whitby*▲† .....Ontario	David Ormiston.
Wiarton*▲† .....Bruce	Jacob & Gordon.
Winchester*▲† ....Dundas	S. S. Reveler.
Windsor*▲† .....Essex	CLEARY & SUTHERLAND
Wingham*▲† .....Huron	J. A. Morton.
Woodbridge*▲† .....York	See Toronto.
Woodstock*▲† ....Oxford	FINKLE & MULLEN.
Woodville*▲† ....Victoria	See Lindsay.
Wyoming*▲† ....Lambton	See Watford.
Zurich*▲† .....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*▲† Queens¶	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*▲†.... Prince	McDonald & Martin.

QUEBEC.

Beauharnois*▲† Beauh'ois	Seers & Laurendeau.
Bedford*▲†.... Missisquoi	See Cowansville.
Berthier en Haut*●Berth'r	V. Allard.
Buckingham*▲†... Ottawa	F. A. Baudry.
Chambly*▲†..... Chambly	See Montreal.
Chicoutimi*▲† Chicoutimi	L. G. Belley.
Coaticook*▲†... Stanstead	G. H. St. Pierre.
Cookshire*▲†... Compton	See Sherbrooke.
Cowansville*▲†Missisquoi	Baker & Giroux.
Danville*▲† ....Richmond	See Richmond.
Farnham*▲† ...Missisquoi	See Cowansville.
Fraserville†.....Tenita	S. C. RIOU.
Granby*▲†..... Shefford	See Waterloo.
Hochelaga*† ..Hochelaga	See Montreal.
Hull*▲† ..... Ottawa	J. M. McDOUGALL.
Huntingdon*▲† .Hunt'don	See Beauharnois.
Iberville▲†.....Iberville	See St. Johns.
Joliette*▲†.....Joliette	J. A. Renaud.
Lake Megantic† Compton	J. A. Thibodeau.
L'Assomption*▲† L'As'pt'n	J. E. Faribault.
Lachine*▲†. Jacq'sCartier	See Montreal.
Lachute*▲†.... Argenteuil	See St. Jerome.
L'Epiphanie*▲† L'Ass'pt'n	See Laurentides.
La Prairie*▲†...La Prairie	See Montreal.
Laurentides*▲†Assumption	R. T. Beaudoin.
Levis*▲†..... Levis	Belleau, Stafford & Belleau.
Longueuil*▲†.....Ch'mbly	See Montreal.

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Town and County.	Name.
Louiseville*•† Maskino'ge	A. L. Desauniers.
Magog*•† ..... Stanstead	See Stanstead.
Marieville*•†.... Rouville	H. G. Paulin.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. ¶ Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*•† ..... Nicolet	See Three Rivers.
Papineauville•†... Ottawa	See Hull.
Plessisville†..... Megantic	LAURIER & LAVERGUE.
Pt. St. Charles*•† Hoch'aga	See Montreal.
Quebec*•†..... Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†... Chicoutimi	See Chicoutimi.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†..... Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste. Therese De Bl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•† De La Be'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•† St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St. Jean Baptiste Hochel'ga	See Montreal.
St. Jerome*•† Terrebonne	C. J. de Marigny.
St. Johns*•†.... St. Johns	Paradis & Chasse.
St. Johns Suburb* Quebec	See Quebec.
St. Laurent† Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*† Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	A. Cariveau.
Three Rivers*•† St. Mau'ce	P. N. Martel.
Valleyfield*•† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

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